S2625-1

THE DEPARTMENT OF FINANCIAL INSTITUTIONS

STATE OF INDIANA

July 1, 1983 to June 1984

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INTRODUCTION

The Department of Financial Institutions was created by the Indiana Financial Institutions Act of 1933, with responsibility for supervising commercial banks, trust companies, private banks, savings banks, building and loan associations, credit unions, and finance companies under the laws of the State of Indiana. Since that time the activities of the Department have been enlarged to include the supervision of pawnbrokers, licensees under the Uniform Consumer Credit Code, industrial loan and investment companies, currency exchanges and budget service companies.

Management and control of the Department are vested in a bipartisan Board composed of seven Members appointed by the Governor. Two of the members shall be persons of practical experience at the executive level of a bank or trust company; one member should be a person of practical experience at the executive level of a building and loan association; one member should be a person of practical experience at the executive level of a state licensed supervised consumer loan business, and one member should be a person of practical experience at the executive level of a state chartered credit union. In the appointment of the other members of the Department, the Governor shall have due regard to a fair representation of the consumer, agricultural, industrial and commercial interest of the state. The chief executive and administrative officer of the Department is the Director. The Director is responsible for the administration of the policies established by the Members and for the many legislative acts concerning financial institutions. The Director exercises general supervision over the work of the Department and its staff of supervisors, examiners and administrative personnel.

The Department deals directly with the institutions under its control and through examination and supervision, it endeavors to assure the public of adequate and proper services from such institutions. It is responsible for protecting the interests of depositors, borrowers, shareholders and consumers.

The Department consists of five divisions, each under the direct control of a supervisor. These include the Division of Banks and Trust Companies, Division of Building and Loan Associations, Division of Consumer Credit, and Division of Credit Unions. A Division of Electronic Data Processing has been established, assisting all divisions in examination and programming of all data processing. The Division of Liquidation is supervised by the Director.

The Department is a self-supporting branch of state government and none of its operating expenses are paid by general fund taxes. Income is derived from supervisory, examination, and license fees assessed financial institutions under the supervision of this Department.

SUMMARY OF OPERATIONS

The Department's activities during the fiscal year ending June 30, 1984 were consistent with the changes taking place in the financial industry. The lagging effects of the economic slow down of the past two or three years, continued deregulation, competition from non-bank retailers, and securities and investment firms put new pressures on the management of financial institutions. These events also brought demands for greater expertise and analysis in our examination, consultation and communications with the institutions we supervise.

The seven members of the Department met regularly to act on supervisory activities. To shorten response time on specified routine transactions, they also delegated "approval" authority to the Director. Numerous mergers of banks, savings and loans, and credit unions were consummated during the year. Most of these were voluntary mergers, with the Department's role being one of consultation and approval. The "Troubled Bank Bill' enacted in April, 1983, was utilized to avoid a potentially problematic situation. The Hoosier State Bank of Hammond was acquired, under terms of this statute, by the Gainer Corporation (formerly Gary National Bank) of Gary in January of 1984.

The Department approved twenty-one bank holding company formations. Fifteen fairness hearings were held for banks using the "plan of stock exchange" legislation enacted in April of 1983 to form the one bank holding company. We also held hearings and approved a new state bank charter for Brown County State Bank, Nashville.

With the assistance of the Indiana Bankers Association, the requirements of $200,000 capital and approval of the Department to establish an ATM branch were eliminated. Financial institutions now are required only to give 30 day notice of intent to establish an ATM branch. In final drafts of the bill the geographic restraints for ATM placement were also removed. IBA also assisted in the clarification of the confidentiality of bids in the "Troubled Bank Bill" bidding procedure.

Examiner schools offered by the Conference of State Bank Supervisors, National Institute for State Credit Union Examiners, National School for Savings and Loan Examiners and Federal Regulatory Agencies were utilized to assist field staff in improving regulatory skills and knowledge, as well as to keep current on new trends in the financial industry. A management training course was provided through I.U.P.U.I. for all the management staff.

In recognition of our communication responsibility to the institutions we supervise and regulate, a newsletter "DFI UPDATE" was initiated. It is published on an "as needed" basis for the management and directors of state chartered institutions and contains articles on changes in regulations, in our policies or procedures, as well as explanations of supervisory actions and ratings.

This is a summary of Department activities. Other significant activities and major achievements are covered in the comments accompanying the report of each Division.

RECEIPTS AND DISBURSEMENTS

	1982	1983	1984
Fund Balance, July 1	$ 468,947.83	$ 214,531.21	$ (82,454,51)
Encumberances	24,446.26	14,737,62	12,375.69
Cash Balance	$ 493,394.09	$ 229,268.83	$ (70,078.82)
RECEIPTS:			
Special Fees		$ 4,675.00	
Bank Fees	$1,064,388.38	1,314,155.85	$1,500,255.98
Building & Loan Examination Fees	147,059.07	145,354.99	145,163.74
Credit Union Examination Fees	190,994.56	232,918.57	265,420.87
Currency Exchange License & Agent Fees	2,952.80	4,675.00	2,500.00
Pawnbroking Licensing Fees	4,720.00	3,600.52	5,273.58
Miscellaneous Fees	70,186.70	51,775.70	1,516,173.16
Budget Service Company Fees	1,950.00	1,900.00	1,900.00
Uniform Consumer Credit Code Fees	955,694.33	909,594.87	46,839.48
TOTAL INCOME	$2,437,945.84	$2,668,650.50	$3,483,526.81
TOTAL CASH	$2,931,339.93	$2,897,919.33	$3,413,447.99
EXPENDITURES:			
Personal Services	$2,117,464.98	2,338,796.18	$2,352,588.05
Services Other Than Personal	47,294.71		70,254.97
Services by Contract	54,338.64	75,439.90	48,130.28
Office Supplies	18,091.11	5,694.90	5,798.92
Equipment	11,362.49		8,203.35
Travel	452,073.75	500,299.57	560,339.65
Personnel Development	973.35	472.89	252.00
TOTAL EXPENDITURES	$2,702,071.10	$2,967,998.15	$3,045,567.22
Actual Operating Income or (Loss)	$ (264,125.26)	$ (299,347.65)	$ 437,959.59
Balance, June 30th	$ 229,268.83	$ (70,078.82)	$ 367,880.77
Less Encumberances	(14,737.62)	(12,375.69)	(18,198.15)
Fund Balance, June 30th	$ 214,531.21	$ (82,454.51)	$ 349,682.62
Encumberances	14,737.62	12,375.69	18,198.15
Cash Balance	$ 229,268.83	$ (70,078.82)	$ 367,880.77

DIVISION OF BANKS
AND
TRUST COMPANIES

DIVISION OF BANKS AND TRUST COMPANIES

This Division of the Department of Financial Institutions has reponsibility of the administration of the statues and/or bank regulations governing four (4) types of financial institutions.

1) State Chartered Banks and Trust Companies
2) Mutual Savings Banks
3) Industrial Loan and Investment Companies (Issuing Certificates of Investment)
4) Private Banks

During the fiscal year 1983-1984, the Members of the Department of Financial Institutions took action on twenty-one (21) applications for new branch banking centers. All twenty-one (21) applications were approved.

The fiscal year was one of growth for state chartered banks. Total assets increased over $1,530 billion, representing an increase of 8.91%. Total deposits increased $1,302 billion to reach a record high of over $16,363 billion. Time deposits accounted for $1,111 billion of this increase. Demand deposits increased over $191 million during this period. Total loans have increased over $1,278 billion and the total is now in excess of the $10,203 billion dollar mark.

Capital and subordinated debentures increased over $85 million from the total at the close of the last fiscal year. The ratio of capital to deposit decreased from 9.04% to 8.84%. The exhibit below shows the number of banks, their classifications, total deposits, and total assets.

Class	Members Federal Reserve System	Nonmember Insured	Banks Without Deposit Insurance	Total Banks	Branch Offices
State Banks and Trust Companies	41	242	1	274	714
Private Banks	0	0	1	1	0
Mutual Savings Banks	0	3	0	3	3
TOTALS	41	245	2	278	717

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule A

SCHEDULE A—SUMMARY OF REPORTS OF CONDITION OF INDIANA STATE BANKS AS OF JUNE 30, 1984

Part I—Consolidated Balance Sheets of Operating Banks (amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	274 Banks	278 Banks June 30, 1984	289 Banks June 30, 1983	282 Banks Dec. 31, 1983	292 Banks Dec. 31, 1982
ASSETS							
Cash and due from depository institutions	14	16,027	1,498,651	1,514,692	1,321,451	1,507,144	1,368,565
U.S. Treasury and agency obligations		88,925	4,138,847	4,227,772	3,918,304	4,210,014	3,250,328
All other securities		5,132	1,659,831	1,664,963	1,860,948	1,855,041	1,861,662
Federal funds sold		14,777	706,884	721,661	773,741	829,376	1,032,862
(a) Total loans and leases net of unearned income		131,178	9,793,034	9,924,212	8,670,973	9,167,150	8,605,407
(b) Less: allowance for loan and lease losses		1,792	105,592	107,384	91,776	98,973	85,871
(c) Less: allocated transfer risk reserve	—	—	—	—	—	—	—
(d) Loans and leases, net of unearned income allowance and reserve		129,386	9,687,442	9,816,828	8,579,197	9,068,177	8,519,536
Assets held in trading accounts			400	400	400	508	
Premises and fixed assets (including capitalized leases)	15	8,019	304,505	312,539	309,673	312,682	301,867
Other real estate owned		164	67,198	67,362	61,829	65,973	52,325
Investments in unconsolidated subsidiaries and associated companies	—	—	1,889	1,889	517	537	477
Customers liability on acceptance			3,550	3,550	125	5,604	5,833
Intangible assets			3,532	3,532	323	2,963	
Other assets		4,116	370,455	374,571	352,351	361,125	353,883
TOTAL ASSETS	29	266,546	18,443,184	18,709,759	17,178,859	18,219,134	16,702,338

SCHEDULE A—Continued

Part I—Consolidated Balance Sheets of Operating Banks
(amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	274 Banks	278 Banks June 30, 1984	289 Banks June 30, 1983	282 Banks Dec. 31, 1983	292 Banks Dec. 31, 1982
LIABILITIES							
DEPOSITS:							
Individuals, Partnerships, and Corporations			14,494,296	14,494,296	13,624,509	14,676,296	13,325,537
U.S. Government Deposits			17,929	17,929	18,096	20,314	16,748
State and political subdivisions deposits			1,390,861	1,390,861	1,247,833	1,231,730	1,088,553
Commercial banks in the U.S. deposits			33,992	33,992	46,616	50,415	54,371
Other depository institutions			36,346	36,346			
Certified and official checks			140,670	140,670	124,181	149,538	126,337
All other deposits		241,187*	8,654	249,841			
TOTAL DEPOSITS		241,187	16,122,748	16,363,935	15,061,235	16,128,293	14,611,546
Non-interest bearing deposits		14,591	2,412,934	2,427,525	2,236,228	2,536,754	2,388,323
Interest bearing deposits		226,596	13,709,814	13,936,410	12,825,607	13,591,539	12,223,223
Federal funds purchased, etc.		3,552	484,332	487,884	375,830	389,249	437,257
Demand notes issued to the U.S. Treasury		1,612	84,168	85,780	77,617	26,286	60,077
Other borrowed money			42,445	42,445	33,563	14,424	6,834
Mortgage indebtedness and obligations under capitalized leases			43,058	43,058	47,179	43,624	39,253
Bank's liability on acceptances			2,361	2,361	125	5,604	5,833
Notes and debentures subordinated to deposits			26,423	26,423	28,757	27,773	29,598
Other liabilities	19	2,548	235,085	237,652	221,552	224,637	230,580
TOTAL LIABILITIES	19	248,899	17,040,620	17,289,538	15,845,858	16,859,890	15,420,978
EQUITY CAPITAL							
Preferred stock			9,717	9,717	1,403	1,995	1,403
Common stock	10		247,325	247,335	252,252	246,388	249,290
Surplus		10,770	584,450	595,220	535,015	569,733	520,907
Undivided profits and capital reserves		6,877	561,072	567,949	544,331	541,128	509,760
Cumulative foreign currency translation adjustments	—	—	—	—	—	—	—
TOTAL EQUITY CAPITAL	10	17,647	1,402,564	1,420,221	1,333,001	1,359,244	1,281,360
TOTAL LIABILITIES, AND EQUITY CAPITAL	29	266,546	18,443,184	18,709,759	17,178,859	18,219,134	16,702,338

*Not segregated.

SCHEDULE A—Continued

Part II—Analysis of Loans of Operating Banks
(amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	274 Banks	278 Banks June 30, 1984	289 Banks June 30, 1983	282 Banks Dec. 31, 1983	292 Banks Dec. 31, 1982
LOANS							
1. Real estate loans							
(a) Construction and land development		1,590	108,807	110,397	82,685	121,271	88,860
(b) Secured by farmland		977	413,090	414,067	385,396	394,582	381,102
(c) Secured by 1-4 family residential properties		81,915	2,590,704	2,672,619	2,550,395	2,627,351	2,553,864
(d) Secured by multifamily residential properties		1,606	49,131	50,737	51,610	50,938	48,186
(e) Secured by non-farm non-residential properties		15,138	789,151	804,289	752,888	787,596	736,262
2. Loans to depository institutions			59,854	59,854	258,698	259,504	336,139
3. Loans for purchasing or carrying securities		0	6,894	6,894	15,707	20,280	15,703
4. Acceptances of other banks			304,113	304,113	*	*	*
5. Loans to finance agricultural production, etc.		16	866,476	866,492	777,650	783,352	721,430
6. Commercial and industrial loans		10,778	2,205,595	2,216,373	1,864,622	2,020,533	1,836,078
7. Loans to individuals for personal expenditures:							
(a) Credit cards and related plans		*	95,279	95,279	78,497	97,957	82,068
(b) Other		17,794	2,244,702	2,262,496	1,979,398	2,132,866	1,930,526
8. Loans to foreign governments and official institutions			9,062	9,062	*	*	*
9. Obligations of states and political subdivisions in the U.S. (other than securities)					*	*	*
(a) Nonrated industrial development obligations			145,937	145,937			
(b) Other obligations (excluding securties)			24,415	24,415			
10. All other loans		1,639	119,457	121,096	106,268	103,897	116,986
11. Lease financing receivables (net of unearned income)			39,046	39,046	20,877	22,795	21,179
12. Less: any unearned income on loans		275	278,679	278,954	253,718	255,772	262,976
13. Total loans and leases, net of unearned income	0	131,178	9.793,034	9,924,212	8,670,973	9,167,150	8,605,407

*Not segregated.

SCHEDULE A—Continued

Part III—Consolidated Report of Income for Calendar Year Ending December 31, 1982/83 and Six months ending June 30, 1983/84
(amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	274 Banks	278 Banks June 30, 1984	289 Banks June 30, 1983	282 Banks Dec. 31, 1983	292 Banks Dec. 31, 1982
1. Interest income:							
(a) Interest and fee income on loans		7,251	578,638	585,889	532,059	1,085,785	1,145,846
(b) Income from lease financing receivables		*	1,931	1,931	1,414	4,447	3,168
(c) Interest on balances due from depository institutions			23,120	23,120	25,116	48,788	69,350
(d) Interest and dividend income on securities		4,821	284,235	289,056	261,003	541,368	478,987
(e) Interest income from assets held in trading accounts			45	45			
(f) Interest income on federal funds sold, etc.		492	38,168	38,660	37,393	77,035	102,734
(g) TOTAL INTEREST INCOME	None	12,564	926,137	938,701	856,985	1,757,453	1,800,085
2. Interest expense:							
(a) Interest on C/D's of $100M or more		*	68,799	68,799	59,508	127,017	178,692
(b) Interest on other deposits		9,514	522,507	532,021	484,209	1,006,236	1,035,999
(c) Expense of federal funds purchased, etc.		246	17,932	18,178	15,403	32,245	60,648
(d) Interest on demand notes issued by the U.S. Treasury and other borrowed money		44	4,056	4,100	2,280	6,259	8,844
(e) Interest on mortgage indebtedness and obligations under capitalized leases			1,758	1,758			
(f) Interest on notes and debentures subordinated to deposits			1,364	1,364	1,323	3,177	3,079
(g) TOTAL INTEREST EXPENSE	None	9,804	616,416	626,220	562.723	1,174,934	1,287,262
3. Net interest income		2,760	309,721	312,481	294,262	582,519	512,823
4. Provision for loan and lease loss		24	26,610	26,634	27,225	70,010	61,084
5. Noninterest income							
(a) Income from fiduciary activities			7,808	7,808	7,400	16,978	13,334
(b) Service charges on deposit accounts		339	21,563	21,902	17,458	36,296	31,655
(c) Trading gains (losses) and fees from foreign exchange transactions	—	—	—	—	—	—	—
(d) Other foreign transaction gains (losses)			7	7			
(e) Gains (losses) and fees from assets held in trading accounts		158	158				
(f) Other noninterest income		539	26,955	27,494	23,517	48,339	44,177
(g) Total noninterest income		878	56,491	57,369	48,375	101,613	89,166
6. Gains (losses) on securities not held in trading accounts			(3,922)	(3,922)	1,472	(78)	(2,442)
7. Noninterest expense:							
(a) Salaries and employees benefits		1,303	129,410	130,713	119,395	244,803	230,474
(b) Expenses of premises and fixed assets		537	38,570	39,107	39,681	81,946	75,617
(c) Other noninterest expense		926	84,311	85,327	76,611	160,313	145,175
(d) Total noninterest expense		2,766	252,291	255,057	235,687	487,062	451,266
8. Income (loss) before income taxes and extraordinary items and other adjustments		848	83,389	84,237	81,197	126,982	87,197
9. Applicable income taxes		327	15,996	16,323	11,914	17,149	(3,072)

10. Income (loss) before extraordinary items and other adjustments		521	67,393	67,914	69,283	109,833	90,269
11. Extraordinary items and other adjustments net of income taxes		0	1,927	1,927	379	262	605
12. NET INCOME	None	521	69,320	69,841	69,662	110,095	90,874

*Not segrated.

SCHEDULE A—Continued

Part III—Consolidated Report of Income for Calendar Year Ending December 31, 1982/83 and Six months ending June 30, 1983/84
(amounts rounded to nearest thousand)

	1 Private Bank	3 Savings Banks	274 Banks	278 Banks June 30, 1984	289 Banks June 30, 1983	282 Banks Dec. 31, 1983	292 Banks Dec. 31, 1982
CHANGES IN EQUITY CAPITAL							
1. Balance end of previous year	10	17,411	606,867	624,278	1,275,549	1,263,489	1,212,459
2. Adjustments			494	494	1,346	1,671	445
3. Adjusted balance end of previous year		17,411	607,361	624,772	1,276,895	1,265,160	1,212,904
4. Net income (loss)		523	31,057	31,580	69,662	110,095	90,874
5. Sale, conversions, acquisition, or retirement of capital:							
(a) Transactions with holding company, etc.			5,196	5,196	1,365	6,402	102
(b) Other			7,255	7,255	(89)	2,869	(1,105)
6. Changes incident to mergers, etc.			2,508	2,508	516	16,849	17,334
7. Less: Cash dividends declared on common stock			(10,719)	(10,719)	(17,441)	(45,522)	(40,483)
Cash dividends declared on preferred stock			(169)	(169)	(129)	(149)	(211)
8. Other increases (decreases)		(287)	307	20	2,222	3,540	1,945
9. Balance end of current period[1]	10	17,647	642,796	660,443	1,333,001	1,359,244	1,281,360

[1] Includes only banks with assets over $100 million which are required to report Changes in Equity Capital as of June 30, 1984.

SCHEDULE A—Continued

Part IV—Comparative Balance Sheet Operating Ratios
as of June 30, 1984

	1 Private Bank	3 Savings Banks	274 Banks	278 Banks June 30, 1984	289 Banks June 30, 1983	282 Banks Dec. 31, 1983	292 Banks Dec. 31, 1982
Non-interest bearing deposits/total deposits	None	6.05%	14.97%	14.83%	14.85%	15.73%	16.35%
Interest bearing deposit/total deposits		93.95%	85.03%	85.16%	85.15%	84.27%	83.65%
Cash & due from banks/total deposits		6.64%	9.30%	9.26%	8.77%	9.34%	9.36%
Cash, U.S. Gov't. & Fed Agencies/total deposits		43.51%	34.97%	35.09%	34.79%	35.45%	31.30%
Total loans (net of unearned)/total deposits		54.39%	60.74%	60.65%	57.57%	56.84%	58.89
Equity capital account/total deposits		7.32%	8.70%	7.59%	8.85%	8.43%	8.77%
Fixed assets/total equity capital		45.44%	21.71%	22.01%	23.23%	23.00%	23.56%
Demand notes issued to U.S. Treas. & other borrowed money/total equity capital		9.13%	9.03%	9.03%	8.34%	3.00%	8.09%
Equity capital account/total loans (net of unearned)		13.45%	14.32%	14.31%	15.37%	14.83%	14.89%
Equity capital account/total assets		6.62%	7.60%	7.59%	7.76%	7.46%	7.67%
Total loans (net of unearned)/total assets		49.21%	53.10%	53.04%	50.47%	50.32%	51.52%
Loan reserve/total loans (net of unearned)		1.37%	1.08%	1.08%	1.06%	1.08%	1.00%
Fed Funds sold/total equity capital		83.74%	50.40%	50.81%	58.04%	61.02%	80.61%
Fed Funds purchases/total equity capital		20.13%	34.53%	34.35%	28.19%	28.64%	34.12%

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule B

SCHEDULE B—CHANGE IN THE STATUS OF BANKS

July 1, 1983 to June 30, 1984

Name of Bank	Location	Date	Capital	Remarks
		Part I—New Banks		
"MC Bank"	Bloomington	4-5-84		"Interim" bank utilized in the corporate reorganization of Monroe County Bank, Bloomington, Monroe County, Indiana.
"FBTC Bank"	Connersville	2-14-84		"Interim" bank utilized in the corporate reorganization of Fayette Bank & Trust Company, Connersville, Fayette County, Indiana.
"FBF Bank, Inc."	Frankfort	8-23-83		"Interim" bank utilized in the corporate reorganization of The Farmers Bank, Frankfort, Clinton County, Indiana.
"WBT Bank"	Noblesville	9-12-83		"Interim" bank utilized in the corporate reorganization of Wainwright Bank & Trust Company, Noblesville, Hamilton County, Indiana.
"RCB Interim Bank"	Osgood	9-12-83		"Interim" bank utilized in the corporate reorganization of The Ripley County Bank, Osgood, Ripley Country Indiana.
		Part II—Banks Closed		
		Part III—Branches, Authorized and Opened		
The Bargersville State Bank	Bargersville	5-1-84		1113 North Main Street, Franklin, Indiana
Farmers & Merchants Bank	Bluffton	7-14-83		On Harrison Street, 1/8 mile between Highway 1 and 116, in Harrison Plaza, (within Scott's Foods, Inc.), Bluffton, Indiana.
Wayne Bank & Trust Company	Cambridge City	11-21-83		1 Waytru Plaza, Richmond, Indiana
English State Bank	English	12-29-83		On the Northwest corner of Highway 64 and Valeen Road, Marengo, Indiana
Indiana Bank & Trust Company	Fort Wayne	12-31-83		2536 North Clinton Street, (corner of North Clinton and Spy Run), Fort Wayne, Indiana
Peoples Trust Bank	Fort Wayne	12-31-83		1838 Bluffton Road, Fort Wayne, Indiana
Peoples Trust Bank	Fort Wayne	12-31-83		2536 North Clinton, Fort Wayne, Indiana
Peoples Trust Bank	Fort Wayne	12-31-83		3710 West Jefferson Boulevard, Fort Wayne, Indiana

SCHEDULE B—Continued

July 1, 1983 to June 30, 1984

Name of Bank	Location	Date	Capital	Remarks
Peoples Trust Bank	Fort Wayne	12-31-83		3730 Maplecrest, Fort Wayne, Indiana
Union Bank & Trust Bank	Kokomo	10-31-83		1041 South Reed Road, (in the Markland Mall Shopping complex), Kokomo, Indiana
Farmers & Merchants State Bank	Logansport	5-15-84		100 South Main Street, Walton, Indiana
Farmers & Merchants State Bank	Logansport	5-15-84		435 S. California Street, Galveston, Indiana
Citizens Bank of Michigan City	Michigan City	7-20-83		Southwest corner of Woodland Avenue and US 20, (within Michigan City Plaza), Michigan City, Indiana
Valley Bank & Trust Company	Mishawaka	10-1-83		1345 North Michigan Street, South Bend, Indiana
Valley Bank & Trust Company	Mishawaka	10-1-83		1044 Bendix Street, South Bend, Indiana
Valley Bank & Trust Company	Mishawaka	10-1-83		17977 Cleveland, South Bend, Indiana
Valley Bank & Trust Company	Mishawaka	10-1-83		4501 South Michigan, South Bend, Indiana
Valley Bank & Trust Company	Mishawaka	10-1-83		2121 East McKinley, South Bend, Indiana
Valley Bank & Trust Company	Mishawaka	10-1-83		1847 Lincolnway East, South Bend, Indiana
Valley Bank & Trust Company	Mishawaka	10-1-83		At Miami and Ireland Road, (in Scottsdale Shopping Center), South Bend, Indiana
Valley Bank & Trust Company	Mishawaka	10-1-83		202 Lincolnway East, South Bend, Indiana
The Bank of Mitchell	Mitchell	11-21-83		3324 West 16th Street, (in Stone City Mall), Bedford, Indiana
State & Savings Bank	Monticello	1-23-84		1000 North Main Street, Monticello, Indiana
The Nashville State Bank	Nashville	6-7-84		In McDonald's IGA, Bean Blossom, (P.O. RR #3, Morgantown), Brown County, Indiana
Mutual Trust Bank	New Albany	6-1-84		Southwest side of Highway 150 on Old Vincennes Road, (in Highlander Point Shopping Center), Floyd Knobs, Indiana (Branch opened in temporary quarters on August 15, 1980)
Gibson County Bank	Princeton	5-29-84		602 North Main Street, Princeton, Indiana
Gibson County Bank	Princeton	5-29-84		1500 West Broadway Street, Princeton, Indiana
1st Source Bank	South Bend	10-27-83		Room 107, in the Hagger College Center, on the campus of St. Mary's College, Notre Dame, Indiana
1st Source Bank	South Bend	7-1-83		101 Lincolnway East, Mishawaka, Indiana

SCHEDULE B—Continued

July 1, 1983 to June 30, 1984

Name of Bank	Location	Date	Capital	Remarks
1st Source Bank	South Bend	7-1-83		Capital Avenue at 12th Street, Mishawaka, Indiana
1st Source Bank	South Bend	7-1-83		Corner of Main and 3rd Streets, (drive-in) Mishawaka, Indiana
1st Source Bank	South Bend	7-1-83		101 Mishawaka Avenue, Mishawaka, Indiana
1st Source Bank	South Bend	7-1-83		405 East McKinley Avenue, Mishawaka, Indiana
1st Source Bank	South Bend	7-1-83		805 Lincolnway East, Osceloa, Indiana
1st Source Bank	South Bend	7-1-83		Grape Road and State Road 23, Mishawaka, Indiana
Owen County State Bank	Spencer	12-1-83		524 East Morgan Street, Spencer, Indiana
Northern Indiana Bank & Trust Co.	Valparaiso	9-19-83		3301 North Calumet, Valparaiso, Indiana
Northern Indiana Bank & Trust Co.	Valparaiso	1-17-84		6200 Central Avenue, Portage, Indiana
Northern Indiana Bank & Trust Co.	Valparaiso	1-17-84		U.S. Highway 6 and Swanson Road, Portage, Indiana
Northern Indiana Bank & Trust Co.	Valparaiso	3-31-84		3275 Willowcreek Road, Portage, Indiana
Northern Indiana Bank & Trust Co.	Valparaiso	1-17-84		U.S. Highway 6 and McCool Road, Valparaiso, Indiana
Bank of Versailles	Versailles	9-15-83		125 North Washington, Versailles, Indiana
Security Bank & Trust Company	Vincennes	12-1-83		1905 Hart Street, Vincennes, Indiana
Lake City Bank	Warsaw	1-3-84		Southeast corner of Main and Morgan Streets, Mentone, Indiana
Lake City Bank	Warsaw	1-4-84		Northwest corner of Indiana #15 and Syracuse Road, Milford, Indiana
Citizens State Bank	Williamsport	6-23-84		Southeast corner of the intersection of State Road 26 and State Road 55, Pine Village, Indiana
		Part IV—Branches Closed		
Citizens Banking Company	Anderson	8-12-83		1101 Meridian Plaza, Anderson, Indiana
The Fidelity Bank of Indiana	Carmel	11-22-83		On the Northwest corner of Adams and Walnut Streets, State Road 19, Atlanta, Indiana
Bank of Western Indiana	Covington	2-29-84		Stringtown Road Branch, South of Covington town line, approximately 200 yards and 1/4 mile North of Covington Exit I-74, Covington, Indiana

SCHEDULE B—Continued

July 1, 1983 to June 30, 1984

Name of Bank	Location	Date	Capital	Remarks
Midwest Commerce Banking Company	Elkhart	7-29-83		58640 State Road 15 North, Goshen, Indiana
Floyd County Bank	New Albany	6-28-84		On State Highway 64, Edwardsville, Indiana
Union Bank & Trust of New Albany	New Albany	10-20-83		4201 Grantline Road, (in the Library Building on the campus of Indiana University Southeast), New Albany, Indiana
Union Bank & Trust of New Albany	New Albany	11-15-83		2221 State Street, (within the Kroger Store), New Albany, Indiana
Part V—Branches Relocated				
Peoples Trust Company	Brookville	6-16-84		*From:* 300 Cross County Plaza *to* 1150 State Road 229 North, Ray Township, Franklin County, Indiana (Post Office Batesville)
The Fidelity Bank of Indiana	Carmel	11-14-83		*From:* 502 East Carmel Drive *to* 650 East Carmel Drive, Carmel, Indiana
Evansville Morris Plan Co., Inc.	Evansville	6-11-84		*From:* 305 First Avenue *to* 2001 West Franklin Street, Evansville, Indiana
Indianapolis Morris Plan Corporation	Indianapolis	4-30-84		*From:* 5977 East 82nd Street *to* 6028 East 82nd Street, Indianapolis, Indiana
Part VI—Main Office Relocated				
The Peoples Savings Bank	Evansville	1-23-84		*From:* 222 Main Street *to* 19 N.W. Fourth Street, Evansville, Indiana
Evansville Morris Plan Co., Inc.	Evansville	4-23-84		*From:* 29 N.W. Fourth Street *to* 222 Main Street, Evansville, Indiana
Valley Bank & Trust Company	Mishawaka	10-1-83		*From:* 202 Lincolnway East, Mishawaka *to* 101 North Main Street, South Bend, Indiana
The Bank of Versailles	Versailles	9-15-83		*From:* 125 North Washington *to* 1012 U.S. Highway 421, Versailles, Indiana

SCHEDULE B—Continued

July 1, 1983 to June 30, 1984

Name of Bank	Location	Date	Capital	Remarks
Part VII—Change Name of Bank				
Peoples Trust Company	Fort Wayne	12-31-83		*To:* "Summit Bank"
Valley Bank & Trust Company	Mishawaka	9-19-83		*To:* "Valley American Bank & Trust Company"
Part VIII—Conversions				
Lafayette Savings Bank	Lafayette	6-27-84		Converted to Federal savings bank to be known as, "Lafayette Savings Bank, F.S.B." (Federal Savings Bank)
Part IX—Mergers				
Peoples Trust Company	Brookville	9-30-83		Surviving bank is Peoples Trust Company, Brookville, Indiana
The Farmers & Merchants State Bank	Oldenburg			
Bank of Western Indiana	Covington	9-30-83		Surviving bank is the Bank of Western Indiana, Covington, Indiana
The Hillsboro State Bank	Hillsboro			
First State Bank of Dunkirk	Dunkirk	7-18-83		Surviving bank is First State Bank of Dunkirk, Dunkirk, Indiana
"The Blackford Bank" (an "interim" bank)	Dunkirk			
Peoples Trust Bank	Fort Wayne	12-31-83		Surviving bank is Summit Bank, Fort Wayne, Indiana
Indiana Bank & Trust Company	Fort Wayne			
The Farmers Bank	Frankfort	2-1-84		Surviving bank is The Farmers Bank, Frankfort, Indiana
"FBF Bank, Inc." (an "interim" bank)	Frankfort			
Union Bank & Trust Company	Greensburg	7-29-83		Surviving bank is Union Bank & Trust Company, Greensburg, Indiana
"UBT Bank and Trust Company" (an "interim" bank)	Greensburg			
The Farmers & Merchants State Bank	Logansport	10-6-83		Surviving bank is The Farmers & Merchants State Bank, Logansport, Indiana
"New Bank" (an "interim" bank)	Logansport			
The Farmers & Merchants State Bank	Logansport	5-15-84		Surviving bank is The Farmers & Merchants State Bank, Logansport, Indiana
The Cass County State Bank	Walton			

SCHEDULE B—Continued

July 1, 1983 to June 30, 1984

Name of Bank	Location	Date	Capital	Remarks
Merrillville Bank & Trust Company Mercantile National Bank of Indiana	Merrillville Hammond	5-29-84		Surviving bank is Mercantile National Bank of Indiana Hammond, Indiana
State & Savings Bank "Whitco Bank" (an "interim" bank)	Monticello Monticello	11-1-83		Surviving bank is State & Savings Bank, Monticello, Indiana
Wainwright Bank & Trust Company "WBT Bank" (an "interim" bank)	Noblesville Noblesville	12-31-83		Surviving bank is Wainwright Bank & Trust Company, Noblesville, Indiana
The Ripley County Bank "RCB Interim Bank" (an "interim" bank)	Osgood Osgood	2-29-84		Surviving bank is The Ripley County Bank, Osgood, Indiana
State Bank of Remington Farmers & Merchants National Bank	Remington Rensselaer	1-1-84		Surviving bank is Northwest National Bank, Rensselaer, Indiana
Shipshewana State Bank "G.E.S. Bank" (an "interim" bank)	Shipshewana	7-1-83		Surviving bank is Shipshewana State Bank, Shipshewana, Indiana
1st Source Bank First National Bank of Mishawaka	South Bend Mishawaka	7-1-83		Surviving bank is 1st Source Bank, South Bend, Indiana
Northern Indiana Bank & Trust Co. Portage National Bank	Valparaiso Portage	1-17-84		Surviving bank is Northern Indiana Bank & Trust Company, Valparaiso, Indiana
Frances Slocum Bank & Trust Co. "Wabash Service Bank" (an "interim" bank)	Wabash Wabash	11-30-83		Surviving bank is Frances Slocum Bank & Trust Company, Wabash, Indiana
Lake City Bank "LCB Bank" (an "interim" bank)	Warsaw Warsaw	10-31-83		Surviving bank is Lake City Bank, Warsaw, Indiana
State Bank of Washington "SBW Bank" (an "interim" bank)	Washington Washington	11-22-83		Surviving bank is State Bank of Washington, Washington, Indiana

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule C

SCHEDULE C

List of Indiana State Banks as of June 30, 1984

Part I-Operating Banks

Charter No.	Name	Location
S-631	Akron Exchange State Bank	Akron
S-749	Alexandria Banking Company	Alexandria (One Branch in City)
T-131	Commercial Bank and Trust Company	Alexandria (Branch at Anderson and one in City)
S-470	Anderson Banking Company	Anderson (Branch at Chesterfield, Edgewood, Frankton, and four in City)
S-748	Citizens Banking Company	Anderson (Six Branches in City)
S-690	Angola State Bank	Angola (One Branch in City)
S-685	Arlington State Bank	Arlington (Branch at Circleville)
S-185	The Auburn State Bank (7)	Auburn
S-318	The Austin State Bank	Austin
S-737	Community State Bank (7)	Avilla
S-315	The Bargersville State Bank	Bargersville (Branch S.R. #37 and County Line Road, Franklin, Greenwood, Smith Valley Road and one in City)
S-39	Batesville State Bank	Batesville
S-852	First Bank & Trust Company of Batesville	Batesville (Branch at Milan)
S-663	The Bath State Bank	Bath
S-866	The Stone City Bank	Bedford
S-817	Bentonville State Bank (7)	Bentonville (Branch at Everton and S.R. #44 and Co. Rd. #200 and at Connersville)
S-68	First Bank of Berne (7)	Berne (One City Branch)
S-370	The Bippus State Bank	Bippus
S-273	Bloomfield State Bank	Bloomfield (Branch at Newberry, Jasonville and at Jct S.R. #45 and S.R. #445 and one in City)
S-89	Monroe County Bank	Bloomington (Branch at Highland Village and two in City)
S-757	Farmers and Merchants Bank	Bluffton (One City Branch)
T-164	Peoples Trust and Savings Bank	Boonville
S-169	The Farmers and Merchants Bank	Boswell (Branch U.S. #52 and Maddoy Road)
S-142	The First State Bank (7)	Bourbon
T-11	First Bank and Trust Company of Clay Co	Brazil (Branch at Clay City, Prairie City and one in City)
S-514	Bremen State Bank	Bremen (One City Branch)
S-740	Community State Bank of Brook	Brook
S-222	The Farmers State Bank (7)	Brookston
T-167	Peoples Trust Company (7)	Brookville (One City Branch) and Branches at Laurel and Oldenburg
S-303	Hendricks County Bank & Trust Company (7)	Brownsburg (Branch at Plainfield and one in City)
S-282	The Citizens State Bank	Brownstown (Branch at Vallonia and Freetown)
T-196	The Peoples Bank	Brownstown (Branch at Crothersville, and outside Seymour)
S-445	First Bank of Carroll County	Burlington (Branch at Delphi and Flora)
S-276	State Bank of Burnettsville	Burnettsville
T-114	The Wayne Trust Company (7)	Cambridge City (Two Branches in Richmond)
S-548	The Camden State Bank	Camden (Branch at Flora)
S-863	Carmel Bank & Trust Co	Carmel
S-862	Fidelity Bank of Indiana	Carmel (Branches at Arcadia, Cicero, Sheridan, South Harbour and three in City)
S-647	Union State Bank	Carmel (Branches at Home Place, Noblesville, Westfield and two in City)

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1984

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-631	21,953	333	7,678	2,149	510	27,985	2,518	32,582
S-749	13,089	122	4,697	1,620	985	20,345	1,727	22,376
T-131	11,480	114	9,564	1,292	149	23,340	2,258	25,828
S-470	87,298	503	109,651	17,881	3,037	199,043	18,853	233,871
S-748	68,051	1,176	36,346	5,893	7,684	98,675	8,911	119,355
S-690	26,180	66	12,769	3,343	931	44,351	3,270	48,391
S-685	12,168	168	6,530	706	717	18,792	1,246	20,514
S-185	17,059	128	46,113	2,918	628	58,514	9,602	71,618
S-318	134	-0-	748	3,038	-0-	4,275	1,241	5,517
S-737	10,940	124	17,135	1,199	259	27,191	3,043	31,003
S-315	32,015	348	11,387	7,953	1,189	48,423	2,977	54,650
S-39	22,136	146	19,732	2,201	528	42,423	4,348	47,653
S-852	30,506	313	41,172	4,625	694	70,645	6,945	80,989
S-663	8,127	123	4,836	853	439	13,420	1,153	14,778
S-866	9,978	169	17,479	999	207	25,047	2,971	25,047
S-817	16,889	174	2,053	2,064	333	23,926	1,944	26,254
S-68	46,776	453	45,612	4,491	291	91,742	8,221	101,330
S-370	9,214	85	6,731	932	194	15,486	1,634	17,510
S-273	32,867	946	33,411	2,529	1,720	64,619	5,931	71,683
S-89	57,532	894	26,143	6,181	2,458	89,981	8,031	104,590
S-757	28,870	312	28,284	3,050	153	64,231	6,701	71,877
T-164	18,704	170	35,971	3,234	466	51,506	8,813	61,159
S-169	19,527	177	15,325	847	286	32,978	2,833	36,767
S-142	15,304	301	18,996	1,186	184	37,447	5,290	42,911
T-11	43,694	407	37,958	2,467	1,529	80,274	6,124	88,190
S-514	32,269	491	15,816	2,652	1,431	51,965	3,761	56,268
S-740	8,314	79	10,293	1,100	102	17,892	2,456	20,700
S-222	12,195	155	4,929	602	333	18,012	1,983	20,335
T-167	27,130	185	13,868	1,802	972	38,264	1,768	44,404
S-303	21,993	96	23,691	3,683	1,046	46,479	4,439	54,393
S-282	25,376	270	8,447	1,078	665	32,993	2,718	37,234
T-196	18,763	181	14,187	2,157	847	36,247	3,006	40,008
S-445	15,655	151	5,507	1,302	452	21,941	1,707	23,967
S-276	6,420	67	5,264	537	200	11,198	1,456	12,823
T-114	11,361	116	7,387	10,536	110	26,784	2,587	30,272
S-548	20,042	169	11,087	1,885	548	33,230	2,209	35,940
S-863	11,823	148	934	1,372	1,293	15,522	1,585	17,806
S-862	70,790	1,232	10,909	7,538	2,084	80,663	6,660	92,712
S-647	74,342	541	30,554	12,869	1,700	118,102	8,318	128,624

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1984

Part I—Operating Banks

Charter No.	Name	Location
S-617	State Bank of Carthage (7)	Carthage
S-842	Chandler State Bank	Chandler
S-861	Madison County Bank & Trust	Chesterfield (Branch north of Anderson)
S-339	Chesterton State Bank (7)	Chesterton (Branch at South Haven, two in Portage and three in City)
S-260	Chrisney State Bank	Chrisney
S-696	Churubusco State Bank	Churubusco
S-850	Clinton State Bank	Clinton
S-86	The Farmers Loan and Trust Company (7)	Columbia City (Branch at South Whitley)
S-869	Columbus Bank and Trust Company	Columbus (Two City Branches)
T-738	Irwin Union Bank and Trust Company	Columbus (Branch at Hope, Taylorsville, and six in City)
S-263	The Central State Bank (7)	Connersville (Two Branches in City)
T-34	Fayette Bank and Trust Company (7)	Connersville (Four Branches in City)
S-612	The Corydon State Bank	Corydon (Branch at New Salisbury and Jct. S.R. #62 and S.R. #135)
T-213	Old Capital Bank and Trust Company	Corydon (Branch at New Salisbury two in Town)
S-874	Bank of Western Indiana	Covington (Two City Branches and at Kingman and Hillsboro)
T-53	The Fountain Trust Company	Covington (Branch at Kingman, Mellott, Attica and one in City)
T-227	Elston Bank and Trust Company	Crawfordsville (Branch at Waveland, Waynetown and three in City)
S-837	The Cromwell State Bank	Cromwell (Branch near Ligonier)
S-108	The Commercial Bank	Crown Point (Branch at Independence Hill)
T-264	Lake County Trust Company (1)	Crown Point
S-802	The State Exchange Bank	Culver (Branch at Argos and Plymouth)
S-351	The Cynthiana State Bank	Cynthiana (Branch at St. Wendell)
S-351	The Dale State Bank	Dale (Branch at Grandview and Hatfield)
S-190	The Danville State Bank	Danville (Branch at Avon, Clayton, Plainfield and two in City)
S-259	Farmers and Merchants State Bank	Darlington
S-851	Decatur Bank & Trust Company	Decatur (Two City Branches)
S-731	The First State Bank of Decatur (7)	Decatur (Two City Branches)
T-259	Union Bank and Trust Company	Delphi
S-821	Demotte State Bank (7)	Demotte (One City Branch)
S-122	First State Bank of Dunkirk	Dunkirk
S-340	Dupon State Bank	Dupont
S-793	The Edinburg State Bank	Edinburg (Branch at New Whiteland and near Franklin)
S-229	The Elberfield State Bank (8)	Elberfield
S-865	Citizens Northern Bank	Elkhart
S-12	Midwest Commerce Banking Company (7)	Elkhart (Branch at Nappanee and eighteen in City and four in Goshen)
S-202	The Peoples State Bank	Elletsville (Branch at NW corner S.R. #37 and S.R. #46)
S-761	Security Bank	Elwood (Branch at Huntsville, Prosperity and two in City)
S-449	Morgan County Bank & Trust Company	Eminence (Branch S.R. #67 and Hadley Road) and at Mooresville
S-673	English State Bank (8)	English (Branch at Leavenworth, Marengo and one in City)
S-777	The Etna Bank (7)	Etna Green (Branch at Atwood)
S-367	The Citizens State Bank of Fairmount	Fairmount
S-209	The Fairmount State Bank (7)	Fairmount

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1984

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-617	2,795	35	5,373	2,019	31	8,908	1,538	10,486
S-842	7,263	65	6,186	1,375	202	15,330	1,599	17,095
S-861	7,295	93	1,375	845	495	9,718	1,074	10,889
S-339	55,558	426	21,929	8,278	1,980	81,218	2,778	89,930
S-260	7,293	123	5,934	560	108	13,788	1,636	15,725
S-696	33,875	351	16,959	2,316	1,190	48,965	4,271	55,368
S-850	18,616	204	15,490	1,566	268	36,583	4,099	42,024
S-86	20,073	237	26,350	5,840	283	44,001	6,281	61,890
S-869	29,769	255	10,183	7,418	852	43,410	3,138	48,787
T-738	164,389	1,405	27,758	43,164	4,309	212,386	15,802	242,531
S-263	34,158	344	16,522	5,812	2,128	53,877	4,313	62,664
T-34	24,948	323	38,617	3,905	999	62,141	5,022	70,021
S-612	33,885	258	17,234	3,102	1,816	53,150	4,874	59,499
T-213	83,329	624	23,031	5,015	1,144	115,368	9,592	127,581
S-874	31,870	480	14,451	2,479	1,258	47,859	3,049	51,945
T-53	17,544	194	47,001	4,169	1,528	64,805	8,929	75,093
T-227	62,618	636	51,434	9,587	1,512	114,700	12,584	129,738
S-837	14,274	92	5,994	1,040	493	21,159	2,048	23,542
S-108	30,669	396	36,851	9,173	2,028	71,422	8,463	83,103
T-264	-0-	-0-	528	2	1	-0-	544	551
S-802	67,181	1,893	16,474	10,907	3,222	97,265	2,934	101,687
S-351	11,620	202	11,188	907	501	21,311	3,002	24,646
S-351	21,162	236	22,888	2,864	1,077	45,227	3,962	50,168
S-190	36,700	346	20,406	5,796	1,733	52,497	4,245	67,156
S-259	3,683	2	1,069	320	74	4,625	637	5,293
S-851	25,340	191	7,872	2,173	605	32,214	2,451	38,682
S-731	49,480	793	43,937	3,090	2,193	87,057	7,583	102,782
T-259	41,603	228	15,193	3,368	281	54,834	9,161	64,881
S-821	22,929	206	24,073	3,956	955	43,232	4,807	54,062
S-122	13,023	111	9,357	1,322	410	21,662	2,040	24,517
S-340	6,026	7	1,647	215	253	7,757	899	8,856
S-793	17,777	247	6,537	3,009	1,147	26,747	2,257	29,539
S-229	10,383	80	13,036	774	381	23,555	2,752	26,545
S-865	22,895	221	12,520	3,597	754	37,180	2,682	41,312
S-12	320,891	3,077	87,545	85,063	9,147	455,172	34,204	538,040
S-202	17,613	120	10,629	2,147	710	29,693	2,236	32,228
S-761	20,778	239	15,402	2,683	949	37,876	3,878	42,272
S-449	12,970	157	2,004	1,876	282	20,064	1,739	22,056
S-673	19,323	196	11,859	1,165	476	29,169	3,357	33,310
S-777	14,316	153	8,841	848	246	22,267	2,423	24,964
S-367	10,216	80	5,419	781	214	16,350	1,221	17,606
S-209	19,703	317	9,054	1,440	249	26,736	3,424	30,936

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1984

Part I—Operating Banks

Charter No.	Name	Location
S-790	People State Bank	Farmersburg (Branch at Fairbanks and Shelburn)
S-867	Farmers & Merchants Bank	Fort Branch
S-825	Anthony Wayne Bank	Fort Wayne (Branch at New Haven and thirteen in City)
T-47	Summit Bank	Fort Wayne (Branch at Waynedale, New Haven (2) and twenty-four in City)
S-750	Fowler State Bank	Fowler (One Branch in City)
S-725	Peoples State Bank of Francesville	Francesville
S-307	The Francisco State Bank	Francisco
T-189	Clinton County Bank and Trust Company	Frankfort (Branch at Colfax, Rossville Scircleville, and two in City)
S-10	The Farmers Bank	Frankfort (Branch at Kirklin, Michigantown, Mulberry and three in City)
T-142	Franklin Bank and Trust Company	Franklin (Branches at Whiteland, two in Greenwood, Ninevah and three in City)
T-137	Union Bank and Trust Company	Franklin (Branch at Smith Valley, Trafalgar and three in City)
S-878	Springs Valley Bank & Trust Company	French Lick (Branch at West Baden and one in City)
S-398	The Friendship State Bank (7)	Friendship
S-88	The Garrett State Bank (7)	Garrett
S-107	Bank of Geneva (7)	Geneva (Branch at Monroe and near Berne)
S-742	Goodland State Bank	Goodland
T-26	Salem Bank and Trust Company	Goshen (Branch at Millersburg, New Paris, Elkhart, Wakarusa and three in City)
S-824	Grabill Bank	Grabill (Branch at Harlan and Fort Wayne)
T-151	First Citizens Bank and Trust Company (7)	Greencastle (One City Branch)
S-808	Greenfield Bank Company	Greenfield (Branch at Fortville, Cumberland and two in City)
S-634	Hancock Bank and Trust Company	Greenfield (Branch at Mohawk, McCordsville, Willow Branch and two in City)
S-857	Decatur County Bank	Greensburg
T-70	Union Bank and Trust Company of Greensburg	Greensburg (Branch at Clarksburg, Westport and three in City)
S-155	State Bank of Greentown	Greentown
S-30	The Hamilton Bank	Hamilton (Branch at Angola)
S-380	The Hamlet State Bank	Hamlet (Branch near Knox)
S-828	Hoosier State Bank	Hammond (Branch at Merrillville, Hobart, Hessville, Munster, Schererville, and four in City and Calumet Twp)
S-16	The Citizens State Bank	Hartford City (Two City Branches) and one at Montpelier
S-765	Heubstadt State Bank	Haubstadt
S-856	Bank of Highland	Highland (Two City Branches) and one at Hammond
S-603	State Bank of Lima (7)	Howe
S-840	Community State Bank	Huntington (One City Branch and at Ronanoke)
S-129	Peoples Bank and Trust Company	Indianapolis (Eleven Branches in City)
S-848	Bank of Ireland	Ireland
S-26	The Dubois County Bank	Jasper (Branch at Ferdinand, Celestin, Saint Anthony, Hayesville and Three in City)
S-363	The German American Bank	Jasper (Branch at Dubois, Ferdinand and three in City)
S-875	Jasper State Bank	Jasper

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1984

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-790	8,146	68	19,493	2,994	239	28,730	4,001	33,267
S-867	24,589	328	11,941	1,732	306	36,977	3,773	41,825
S-825	146,356	1,517	42,073	23,052	9,941	203,205	12,119	227,536
T-47	466,224	6,501	229,021	85,050	11,749	692,683	49,797	841,582
S-750	26,112	511	24,816	1,079	460	44,950	5,420	54,381
S-725	17,001	173	10,960	1,903	162	26,467	2,794	30,788
S-307	3,480	37	4,874	1,023	301	9,057	1,073	10,235
T-189	49,919	658	47,594	10,048	2,152	98,193	9,122	111,947
S-10	79,049	737	45,586	7,105	4,258	129,366	11,662	147,783
T-142	88,876	884	48,793	7,581	3,855	129,609	10,076	151,417
T-137	32,395	240	45,858	4,486	2,338	76,676	5,041	87,236
S-878	37,630	340	21,046	6,423	1,020	74,766	5,944	82,265
S-398	10,057	101	6,336	853	136	15,700	1,751	17,846
S-88	13,213	107	12,010	5,524	473	29,825	2,609	32,881
S-107	36,014	182	10,499	1,757	1,120	46,077	3,487	50,447
S-742	12,999	116	4,769	3,595	467	19,553	1,776	22,127
T-26	131,466	235	49,178	28,351	4,577	197,390	16,440	221,471
S-824	24,685	172	16,387	6,321	1,372	44,457	4,413	50,020
T-151	31,957	209	15,909	4,959	611	50,854	4,018	55,345
S-808	59,680	814	40,108	7,862	2,580	107,425	9,695	119,479
S-634	35,911	320	22,417	6,711	1,582	64,672	5,607	71,674
S-857	34,125	445	23,415	3,813	1,296	65,950	4,759	71,999
T-70	50,075	732	49,013	6,106	5,129	103,829	7,888	112,362
S-155	16,711	195	14,293	1,543	894	30,697	3,423	34,606
S-30	8,225	79	6,036	1,289	406	15,075	1,076	16,258
S-380	12,137	182	13,263	1,512	401	26,836	2,812	29,832
S-828	68,497	691	29,208	9,133	1,349	108,119	5,348	122,773
S-16	24,241	245	23,136	2,264	1,622	48,158	4,217	53,369
S-765	17,746	246	11,550	2,656	522	30,141	2,673	33,684
S-856	47,471	429	37,928	19,786	1,650	98,869	7,980	108,378
S-603	12,488	125	12,309	1,043	475	24,786	2,116	27,420
S-840	31,400	164	26,738	5,147	737	55,655	4,531	65,467
S-129	78,520	839	38,631	17,729	3,931	144,206	15,826	165,376
S-848	6,236	69	7,490	716	91	13,435	1,483	15,141
S-26	114,407	1,508	55,229	19,886	7,926	181,306	15,351	206,273
S-363	92,774	1,216	41,283	10,298	3,209	141,549	11,024	156,204
S-875	17,893	82	11,189	1,648	534	28,496	2,254	32,526

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1984

Part I—Operating Banks

Charter No.	Name	Location
T-90	Citizens Bank and Trust Company (8)	Jeffersonville (Branch at Hamburg, Youngstown, there in Clarksville and one in City)
T-800	The Clark County State Bank	Jeffersonville (Branch at Clarksville and three in City)
S-838	The Campbell and Fetter Bank	Kendallville (One City Branch)
S-847	The Kendallville Bank and Trust Company	Kendallville
S-411	Kentland Bank	Kentland (Branch at Lake Village and Roselawn)
T-252	Farmers Bank and Trust Company	Knox (Branch at Base Lake and one in City)
T-247	Union Bank and Trust Company	Kokomo (Six Branches in City)
T-7	Lafayette Bank and Trust Company	Lafayette (Branch at West Lafayette and three in City)
S-868	Citizens Bank and Trust Company	LaGrange (Branch at Topeka)
S-465	Farmers State Bank	LaGrange (Branch at Stroh, Topeka and Wolcottville)
S-347	The Farmers State Bank	Lanesville (Branch at Elizabeth)
S-789	Farmers and Merchants Bank	Laotto
S-463	Farmers State Bank	Lapaz (Branch outside Bremen)
S-223	The State Bank of Lapel	Lapel (Branch in Edgewood and S.R. #9 and #109)
T-257	LaPorte Bank and Trust Company	LaPorte (Branch at Union Mills and two in City)
S-233	American State Bank	Lawrenceburg (One City Branch and at Aurora)
S-373	The Boone County State Bank	Lebanon (Branch at Advance, near Thorntown, Jamestown, U.S. #421 and S.R. #334 and two in City)
T-12	Citizens Bank and Trust Company of Lebanon	Lebanon (Branch at Whitestown and one in City)
S-302	Peoples State Bank	Leesburg
S-858	Allen County Bank and Trust	Leo (Three Branches at Fort Wayne and one at Huntertown)
S-766	American State Bank	Ligonier (Branch at Wolflake, Kendallville and one in City)
S-803	Linden State Bank (7)	Linden (Branch at New Richmond)
T-206	Peoples Trust Company of Linton	Linton (Branch at Jasonville, Switz City, Bloomfield, Lyons and one in City)
S-582	State Bank of Lizton	Lizton (Branch at Pittsboro and outside Brownsburg)
S-298	The Farmers and Merchants State Bank	Logansport (Branches at Galveston and Walton and three in City)
S-712	The Union Bank	Loogootee
S-592	Farmers State Bank	Losantville
S-474	Citizens Banking Company	Lynn
S-872	First Bank of Madison	Madison (One City Branch and Branch at Hanover)
T-56	The Madison Bank and Trust Company	Madison (Branch at Hanover, North Madison and two in City)
S-785	Marengo State Bank	Marengo (Branch at Carefree)
S-876	American Bank & Trust Company	Marion (Three City Branches)
S-836	State Bank of Markle	Markle
S-782	Citizens State Bank	Marshall
T-262	Indiana Bank and Trust Company	Martinsville (Branch at Paragon and one in City)
S-762	State Bank of Medora	Medora

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1984

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
T-90	99,153	880	53,898	8,636	3,895	151,458	13,418	172,328
T-800	55,821	540	28,160	6,735	1,675	91,319	8,480	101,539
S-838	26,926	311	19,996	3,550	941	47,336	3,465	53,119
S-847	24,250	307	14,569	2,813	625	40,780	3,437	45,788
S-411	36,683	359	21,514	10,685	1,881	62,129	5,521	71,716
T-252	17,375	170	15,814	2,929	519	35,155	2,815	38,372
T-247	73,178	1,382	98,469	44,108	7,494	218,295	19,657	264,977
T-7	126,463	1,476	45,533	7,681	2,093	168,194	16,364	193,531
S-868	10,577	160	333	377	730	11,064	812	12,217
S-465	39,399	378	34,399	378	1,194	75,452	6,369	83,384
S-347	8,618	86	5,621	989	249	14,327	1,543	16,052
S-789	9,822	98	5,734	1,025	145	15,388	1,840	17,730
S-463	22,109	331	14,330	1,604	186	35,680	4,167	40,617
S-223	13,478	631	1,688	1,005	1,015	18,472	386	19,154
T-257	65,698	577	40,021	16,589	2,298	112,693	7,097	126,550
S-233	10,200	98	6,495	3,089	971	20,097	1,263	22,826
S-373	56,372	545	39,307	5,157	5,642	97,125	8,332	110,256
T-12	13,620	198	15,397	2,295	1,058	30,684	2,756	33,901
S-302	23,222	193	8,139	2,975	450	31,722	2,515	35,159
S-858	10,612	138	1,164	786	1,329	15,118	1,108	16,356
S-786	34,429	397	15,989	3,312	1,611	51,099	3,857	56,181
S-803	8,468	101	8,495	1,314	378	17,854	1,822	20,038
T-206	31,631	155	65,914	2,390	980	92,945	7,902	104,218
S-582	32,187	482	21,201	3,340	1,319	56,084	3,599	60,501
S-296	54,097	601	42,295	4,138	2,607	94,940	7,615	106,673
S-712	18,328	405	17,026	1,409	128	31,402	4,626	37,428
S-592	6,503	49	1,813	751	18	11,935	962	13,095
S-474	9,567	100	9,235	1,286	381	23,048	1,546	25,256
S-872	18,166	212	3,827	1,497	1,656	26,195	(1,432)	25,524
T-56	70,304	461	32,424	6,186	2,124	107,721	10,811	119,719
S-785	9,819	94	2,297	804	343	12,187	987	13,541
S-876	46,611	436	25,571	35,182	1,694	103,986	10,498	123,251
S-836	14,950	125	8,821	2,449	247	24,251	2,534	27,198
S-782	8,717	131	5,680	627	88	13,716	1,978	15,964
T-262	28,649	269	11,600	6,384	1,327	45,663	3,801	49,900
S-762	8,399	117	4,221	821	252	12,675	981	13,953

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1984

Part I—Operating Banks

Charter No.	Name	Location
S-584	Farmers State Bank	Mentone (Branch at Burket and outside Warsaw)
S-32	Citizens Bank of Michigan City	Michigan City (Branch at LaCrosse, Rolling Praire, Trail Creek, Westville and four in City)
S-864	Lakeshore Bank & Trust Co	Michigan City
S-354	First State Bank of Middlebury	Middlebury
S-19	First United Bank	Middletown (Two Branches in City and at Mooreland and Sulphur Springs)
S-778	The Bank of Mitchell	Mitchell (Branch at Bedford and one City Branch)
S-753	State and Savings Bank	Monticello (Branch at Monon and two City Branches)
S-816	The Bank of Montpelier	Montpelier
S-738	Citizens Bank	Mooresville (Branch at Brooklyn, Monrovia and two in City)
S-713	First State Bank	Morgantown
S-747	Morocco State Bank	Morocco
T-92	Peoples Bank and Trust Company	Mount Vernon
S-325	Central Bank and Trust	Muncie (Branch at Daleville, Gaton and two in City)
T-263	Industrial Trust and Savings Bank	Muncie (Branch at Yorktown, Albany and three in City)
S-176	The Napoleon State Bank	Napoleon (Branch at Holton)
S-203	The Nashville State Bank	Nashville (Branch at Bean Blossom and one City Branch)
S-278	The Floyd County Bank	New Albany (Branch at University Plaza, Galena and two in City)
T-62	Mutual Trust and Deposit Company	New Albany (Branch at Floyds Knobs outside New Albany and four in City)
S-870	Union Bank and Trust Company	New Albany (Branch at Georgetown and two in City)
S-871	Southern Indiana Bank and Trust Company	Newburgh (Branch at Boonville)
S-3	Citizens State Bank of New Castle	New Castle (Branch at Lewisville, Middletown, Mt. Summit, Spiceland and five in City)
S-547	The Bank of Henry County	New Castle (Westside) (Branches at Kennard, Shirley and one in City)
S-764	The New Palestine State Bank	New Palestine (Branch at Gem)
S-204	The Citizens State Bank	Newport (Branch at Clinton and Cayuga)
S-563	Farmers State Bank	New Ross
S-295	The New Washington State Bank	New Washington (Branch at Henryville)
T-30	Wainwright Bank and Trust Company	Noblesville (Branch at Fishers, Cicero and two in City)
S-638	American State Bank	North Judson (Branch at Koontz Lake)
S-823	Community State Bank	North Liberty
T-244	Indiana Lawrence Bank and Trust Company	North Manchester (Three City Branches)
S-644	The North Salem State Bank	North Salem
T-254	Union Bank and Trust Company	North Vernon (Branch at Commiskey and three in City)
S-860	First Bank & Trust Company	Oakland City
S-758	The Bank of Orleans	Orleans
S-28	The Ripley County Bank (7)	Osgood (Branch at Versailles)
S-402	Ossian State Bank	Ossian
S-183	The Otwell State Bank	Otwell
S-146	State Bank of Oxford	Oxford (Branch at Otterbein)
S-806	Harrison County Bank	Palmyra (Branch at Crandall)

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1984

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-584	24,012	246	10,800	2,927	1,389	35,179	2,972	40,502
S-32	87,948	941	32,891	22,578	4,112	140,772	11,089	153,912
S-864	12,629	89	2,198	1,083	1,481	16,811	735	18,430
S-354	28,337	284	12,180	5,345	816	42,200	3,963	50,379
S-19	27,145	364	8,879	1,565	1,035	36,472	3,093	40,053
S-778	12,388	140	12,134	3,069	246	26,719	2,176	29,176
S-753	50,858	513	25,574	5,976	1,180	76,182	8,593	85,955
S-816	12,863	69	7,378	743	448	20,400	1,543	22,246
S-738	38,868	461	21,429	4,697	2,010	62,211	5,584	68,963
S-713	7,429	76	3,377	10,457	352	19,732	2,118	21,852
S-747	14,421	212	6,016	3,358	399	21,752	2,523	24,784
T-92	38,941	377	36,147	3,056	209	68,361	9,643	81,179
S-325	25,223	214	15,459	3,663	1,024	40,258	4,252	45,830
T-263	84,309	624	27,488	10,996	7,647	112,658	7,811	131,999
S-176	22,942	204	1,889	1,150	554	26,048	1,887	28,405
S-203	19,350	198	6,525	1,355	385	25,519	2,372	28,263
S-278	44,348	368	28,594	9,046	2,235	80,012	6,737	88,067
T-62	58,905	671	27,572	8,084	3,784	93,776	7,292	102,429
S-870	53,450	615	66,491	7,255	2,581	126,043	10,794	138,634
S-871	5,957	117	938	917	547	10,437	1,051	11,617
S-3	44,125	449	38,854	9,596	2,617	92,931	9,650	104,488
S-547	13,437	202	4,728	1,774	954	19,642	1,088	21,217
S-764	23,799	211	8,211	1,723	842	37,847	2,922	41,224
S-204	14,592	416	29,819	2,405	659	39,388	8,895	48,764
S-563	3,051	19	3,944	378	31	6,566	1,410	7,985
S-295	17,900	192	11,631	1,940	910	32,501	2,762	35,833
T-30	28,983	351	19,152	3,920	2,459	50,901	4,067	57,922
S-638	15,828	148	10,035	2,912	813	37,488	3,046	41,016
S-823	7,323	66	7,432	1,180	169	16,439	1,530	18,439
T-244	49,038	431	24,516	3,269	975	69,418	6,386	79,817
S-644	7,303	72	2,524	531	255	8,697	1,645	11,065
T-254	18,085	154	27,902	2,679	900	45,172	4,749	50,403
S-860	15,160	129	27,798	1,421	860	27,798	2,487	31,323
S-758	21,804	235	13,449	2,056	1,031	35,417	3,019	38,883
S-28	29,774	319	14,590	2,917	1,432	44,549	5,041	50,503
S-402	19,561	145	14,794	1,083	686	33,977	3,072	37,933
S-183	5,569	66	3,848	869	168	10,120	957	11,237
S-146	16,910	52	18,674	704	426	33,034	4,174	37,998
S-806	14,111	117	11,399	1,069	174	24,393	2,932	27,740

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1984

Part I—Operating Banks

Charter No.	Name	Location
S-58	Orange County Bank	Paoli (One Branch in City)
S-413	The Parker Banking Company	Parker (One Branch in City)
S-220	Pendleton Banking Company	Pendleton (Branch at Markleville, Ingalls and one in City)
T-57	The Peru Trust Company	Peru (Branch at Mexico and Grissom A.F.B. and five in City)
T-59	Wabash Valley Bank and Trust Company	Peru (Branch at Bunker Hill, Denver and four in City)
S-5	Citizens State Bank of Petersburg (8)	Petersburg (Branch outside City)
S-880	Pike County Bank	Pertersburg
S-822	Pierceton State Bank (7)	Pierceton
T-99	The Marshall County Bank and Trust Company	Plymouth (Branch at Argos and one in City)
S-787	The Poland State Bank	Poland (Branch at Billville)
S-570	First State Bank of Porter (7)	Porter (Branch at Pines and Chesterton)
S-814	The Citizens Bank of Portland	Portland (Branch at Pennville and one in City)
S-1	The People Bank	Portland (Branch at Redkey and two in City)
S-157	Gibson County Bank	Princeton (Branch at Hazleton and three City Branches)
S-192	State Bank of Rensselaer	Rensselaer (Branch at Wheatfield, De-Motte and three in City)
S-440	Bank of Reynolds (7)	Reynolds (Branch at Chalmers and two in Monticello)
S-123	Rising Sun State Bank	Rising Sun
T-255	Tri-County Bank & Trust Company	Roachdale (Branch at Bainbridge and Russellville)
S-480	State Exchange Bank	Roann (Branch at Wabash)
S-791	Farmers and Merchants Bank of Rochester	Rochester (Branch at Kewanna, near Macy, and one in City)
S-609	Leiters Ford State Bank	Rochester (Branch at Kewanna, Leiters Ford and one in City)
S-46	Farmers State Bank	Rockport (Branch at Reo)
S-96	The Parke State Bank	Rockville (Branch at Montezuma, Rosedale and one in City)
S-723	Community State Bank	Royal Center
S-736	Farmers-Citizens State Bank	Salem (Branches at Campbellsville, Pekin and two in City)
S-809	The State Bank of Salem (8)	Salem (Branch at Hardinsburg)
S-841	San Pierre State Bank	San Pierre (Branch near North Judson)
S-280	Spencer County Bank	Santa Claus (Branch at Richland and St. Meinrad)
S-177	The Saratoga State Bank	Saratoga
S-53	The Scott County State Bank (8)	Scottsburg (One City Branch)
S-313	Indiana Southern Bank (8)	Sellersburg (Branch at Borden, Hamburg and north of Jeffersonville)
T-21	Jackson County Bank	Seymour (Two City Branches)
S-443	American State Bank of Sheridan	Sheridan
S-792	Shipshewana State Bank	Shipshewana (Branch near LaGrange, near Wolcottville and at Topeka)
S-29	The Martin County Bank	Shoals (Branch at Crane)
T-217	1st Source Bank (7)	South Bend (Branch at Roseland, Walkerton, Osceola, Granger and fifteen in City)
T-260	St. Joseph Bank and Trust Company	South Bend (Branch at Roseland, Lakeville, eight in Mishawaka, Osceola, thirteen in City)

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1984

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-58	22,063	315	22,663	2,907	826	45,103	4,183	50,308
S-413	8,482	110	5,572	484	673	14,729	1,519	16,448
S-220	23,334	337	10,499	2,561	1,648	35,690	3,199	40,375
T-57	53,342	611	15,499	8,245	1,099	72,746	5,474	80,466
T-59	54,209	345	26,425	21,133	1,401	87,675	7,103	104,653
S-5	22,807	198	19,444	5,748	755	55,415	5,363	55,415
S-880	15,493	119	8,784	1,166	624	25,953	2,171	28,552
S-822	13,357	166	9,818	948	88	21,752	2,680	25,102
T-99	54,707	606	27,345	3,575	3,078	86,591	2,665	93,864
S-787	Figures not available							
S-570	12,352	145	12,642	3,281	792	26,428	2,917	29,638
S-814	34,106	236	4,857	2,534	846	41,756	3,167	46,561
S-1	54,972	689	30,021	2,454	2,895	84,062	6,811	91,854
S-157	30,887	330	30,680	2,690	677	63,203	5,596	69,941
S-192	23,504	165	29,302	3,946	1,093	53,688	4,253	59,723
S-440	26,991	222	11,567	1,967	989	40,164	3,164	44,063
S-123	12,200	79	6,315	771	402	20,462	2,067	22,795
T-255	23,485	343	11,586	1,516	623	33,025	3,509	38,104
S-840	12,904	166	2,796	1,086	1,342	18,611	422	19,619
S-791	28,224	267	17,380	1,910	1,109	45,071	3,734	49,420
S-609	14,853	201	2,235	1,516	1,015	19,056	777	20,177
S-46	10,768	117	10,830	1,650	379	21,698	2,489	24,426
S-98	26,298	379	15,477	1,411	967	40,008	4,276	45,088
S-723	17,325	193	13,746	2,309	3,608	41,805	3,608	35,943
S-736	32,900	432	52,630	4,579	375	79,964	10,909	91,896
S-809	28,869	226	19,201	3,054	680	48,693	5,379	54,577
S-841	5,962	182	8,594	867	280	15,889	1,272	17,330
S-280	15,891	46	7,192	2,133	1,070	25,597	2,619	28,895
S-177	7,945	73	5,366	895	248	13,107	1,333	14,749
S-53	34,315	397	12,332	2,776	1,169	47,654	4,432	52,707
S-313	35,776	262	29,484	4,787	1,193	65,051	4,868	72,390
T-21	41,657	425	29,907	6,445	1,432	72,956	6,114	82,282
S-443	16,243	156	11,315	1,436	517	33,480	3,638	37,743
S-792	63,999	689	21,878	5,588	1,659	87,711	6,642	99,229
S-29	19,229	124	7,042	1,576	1,745	26,592	2,426	30,554
T-217	480,520	5,217	234,040	327,055	7,550	643,379	44,070	815,503
T-260	286,114	2,616	97,963	31,002	9,753	360,674	24,296	439,688

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1984

Part I—Operating Banks

Charter No.	Name	Location
S-576	Valley American Bank and Trust Company	South Bend (Seven Branches in Mishawaka, one in Osceola, and eight in City)
T-733	Western State Bank	South Bend
S-643	Greensfork Township State Bank	Spartanburg (P.O. Lynn, Ind.)
S-711	First Bank and Trust Company	Speedway (Branch at Beech Grove, Clermont, six in Indianapolis and one in City)
S-779	Owen County State Bank	Spencer (Branch at Coal City and Gosport and one in City)
S-877	First State Bank of Spurgeon	Spurgeon
S-843	Farmers State Bank of Sullivan (8)	Sullivan (Branch at Dugger, Hymera and one in City)
S-797	Sullivan State Bank	Sullivan (Branch at Carlisle and one in City)
T-149	Summitville State Bank and Trust Company	Summitville
T-256	Peoples Bank and Trust Company (7)	Sunman
S-815	Grant County State Bank	Swayzee
S-408	The Farmers State Bank	Sweetser (Branch S.R. #18)
S-305	The State Bank of Syracuse	Syracuse (Two Branches near City)
S-238	Indiana State Bank of Terre Haute	Terre Haute (Branch at Riley and two in City)
T-79	Farmers Loan and Trust Company (7)	Tipton (Two City Branches)
T-251	Union Trust Company	Union City
S-526	Nortern Indiana Bank and Trust Company	Valparaiso (Branch at Burns, Harbour, Hebron, Kouts, three in Portage and eleven in city)
S-798	The Veedersburg State Bank	Veedersburg (Branch in City
S-63	Bank of Versailles	Versailles(Two City Branches and at Cross Plains)
S-72	Vevay Deposit Bank	Vevay (Two City Branches and at East Enterprise)
T-258	Security Bank and Trust Company	Vincennes (Branch at Bickness, Freelandville and Oaktown and Two in City)
S-879	Wabash Valley Bank of Vincennes	Vincennes (One City Branch)
S-849	Frances Slocum Bank and Trust Company	Wabash (Branch at North Manchester and One City Branch)
S-819	Farmers Bank and Trust Company	Wadesville (Two Branches at Poseyville and one at St. Phillips)
P-246	Citizens Bank (1)	Wakarusa
S-534	The State Bank of Waldron	Waldron (Branch at St. Paul and outside Shelbyville)
S-786	Exchange Bank (7)	Warren
S-477	County House Bank	Outside Warsaw S.R. #15 & U.S. 30 (Branches at North Webster, Mentone, Syracuse and one in City)
S-9	Lake City Bank	Warsaw (Branch at Silver Lake, Winona Lake, near North Webster and two in City)
T-40	The Citizens Bank and Trust Company	Washington (Two City Branches)
S-331	The State Bank of Washington	Washington (One City Branch and one at Odon)
S-625	Citizens State Bank (7)	Waterloo
S-799	The Farmers State Bank	West College Corner (P.O. College Corner, Ohio) (Branch at Liberty)
T-243	The Merchants Bank and Trust Company	West Harrison (P.O. West Harrison, Ohio One City Branch)
T-204	American Trust and Savings Bank	Whiting

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1984

Part I-Operating Banks

Charter No	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-576	200,465	1,900	59,526	25,399	12,687	257,943	18,595	309,420
T-733	1,707	27	1,548	381	26	3,916	717	4,633
S-643	4,126	64	2,846	1,924	67	8,043	976	9,186
S-711	122,627	1,410	61,219	20,219	2,834	194,189	17,996	224,141
S-779	40,355	431	16,612	3,923	1,014	57,665	5,015	63,417
S-877	8,303	80	3,914	246	204	12,196	1,108	13,520
S-843	22,633	199	18,039	2,015	259	37,226	3,849	43,740
S-797	33,701	182	38,421	7,497	330	70,450	8,790	83,383
T-149	3,309	41	1,089	410	20	5,517	675	6,200
T-256	10,975	116	13,948	1,729	315	25,219	2,907	28,609
S-815	9,350	89	8,742	1,016	431	17,486	2,364	20,202
S-408	3,755	24	2,519	496	110	6,302	1,274	7,586
S-305	25,648	339	7,610	2,047	932	37,507	2,245	42,728
S-238	30,206	335	51,261	3,854	609	80,989	13,308	94,926
T-79	34,341	291	20,892	3,294	623	59,658	4,928	66,666
T-251	16,210	91	13,219	1,557	366	28,790	2,758	31,938
S-526	135,248	1,356	88,687	20,252	6,954	233,589	18,014	260,012
S-798	4,845	46	7,046	1,178	247	12,709	1,415	14,465
S-63	4,100	41	4,210	924	394	10,040	891	11,043
S-72	17,697	148	9,822	1,877	788	29,377	2,133	32,082
T-258	84,244	718	37,725	4,791	3,365	121,105	12,497	135,375
S-879	15,847	119	5,962	1,919	1,365	22,735	2,667	27,431
S-849	34,040	287	22,472	2,407	1,113	54,600	4,183	61,260
S-819	48,300	455	29,489	1,808	1,720	72,653	8,673	82,737
P-246	-0-	-0-	-0-	14	15	-0-	10	29
S-534	18,463	227	14,286	2,477	627	36,142	2,733	39,355
S-786	18,829	113	22,021	1,574	182	40,605	5,297	46,545
S-477	15,423	189	2,002	1,418	1,025	19,265	1,253	21,363
S-9	97,822	700	29,246	10,516	2,709	132,416	10,270	154,213
T-40	35,735	389	15,465	2,015	524	47,552	4,522	54,992
S-331	19,778	246	13,049	1,259	1,161	32,373	2,331	35,730
S-625	2,053	17	6,742	582	-0-	8,911	984	9,910
S-799	12,304	80	3,462	1,146	796	15,975	1,335	17,751
T-243	15,221	128	7,396	3,354	604	24,729	2,989	28,182
T-204	19,319	214	24,605	3,522	356	44,703	3,562	48,661

SCHEDULE C—Continued
List of Indiana State Banks as of June 30, 1984

Part I—Operating Banks

Charter No.	Name	Location
S-490	First Bank of Whiting	Whiting (Branch at Highland, U.S. #30 & Burr Street, Dyer, Griffith, Cedar Lake Lowell, Merrillville and four in Crown Point)
S-707	The Citizens State Bank	Williamsport (One City Branch, Branches at Pine Village and two Branches at West Lebanon)
T-188	First Union Bank and Trust Company (7)	Winamac (Branch at Medaryville, Star City and one in City)
T-32	Peoples Loan and Trust Company	Winchester (Branch at Farmland, Modoc, Ridgeville and one in City)
S-807	The Randolph County Bank	Winchester
S-80	Union State Bank	Windfall (Branch at Hobbs, Kempton, Sharpsville and outside Tipton)
S-829	Bank of Wolcott	Wolcott
S-763	Worthington State Bank	Worthington
S-678	Farmers State Bank	Wyatt (Branch at Walkerton)
S-639	Farmers State Bank	Zionsville (Three City Branches and one outside Lebanon)
	MUTUAL SAVINGS BANKS	
Sav-5	The People Saving Bank	Evansville (Three City Branches)
Sav-2	LaPorte Savings Bank	LaPorte
Sav-3	Terre Haute Saving Bank	Terre Haute (One Branch in City)

1 Uninsured bank.

7 Member of Federal Reserve System, 7th District.
8 Member of Federal Reserve System, 8th District.

SCHEDULE C-Continued
List of Indiana State Banks as of June 30, 1984

Part I-Operating Banks

Charter No.	Total Loans	Loan Reserve	Total Securities	Cash and due from Banks	Bank Premises and Other Real Estate	Total Deposits	Total Capital Account	Total Assets
S-490	14,850	1,671	60,616	56,304	7,203	249,240	17,361	277,676
S-707	17,436	221	18,288	1,913	966	34,653	3,141	39,285
T-188	31,715	513	44,617	2,740	833	74,290	5,964	81,582
T-32	23,057	497	25,378	1,311	705	45,730	5,264	51,742
S-807	22,300	186	17,971	1,923	305	40,592	4,999	46,273
S-80	12,205	247	7,492	1,668	449	26,914	3,453	30,782
S-829	14,491	126	10,232	904	282	24,737	3,168	28,327
S-763	15,122	155	8,925	827	220	24,247	2,225	26,863
S-678	24,368	320	20,340	3,190	333	44,835	4,266	49,886
S-639	21,339	228	16,284	5,135	877	39,701	3,867	44,446
			MUTUAL SAVINGS BANKS					
Sav-5	63,072	251	20,387	8,319	6,167	84,467	9,004	99,515
Sav-2	35,301	1,541	20,132	5,402	1,355	64,082	2,227	66,781
Sav-3	32,554	-0-	53,538	2,306	661	92,638	6,416	100,250

INDUSTRIAL LOAN AND INVESTMENT COMPANIES ISSUING CERTIFICATES OF INVESTMENT OF INDEBTEDNESS

SCHEDULE A

Summary of Reports of Condition of Five Industrial Loan and Investment Companies
Issuing Certificates of Investment and Indebtedness as of June 30, 1984
(amounts rounded to nearest thousand)

	June 30, 1984	June 30, 1983	Dec. 31, 1983	Dec. 31, 1982
ASSETS:				
Loans and discounts	317,980	308,130	308,998	300,590
Less: Reserve for possible loan losses	4,546	4,884	4,665	5,130
Loans Net	313,434	303,246	304,333	295,460
United States Government Obligations	43,076	31,865	46,462	25,653
Other Bonds and Securities	520	1,309	919	2,151
Certificates of Deposit	1,124	3,739	1,124	5,724
Cash on hand and due from banks	12,533	13,613	12,930	9,924
Real Estate used in business	5,918	4,844	5,664	4,398
Furniture and Fixtures	235	150	131	153
Other Real Estate	336	590	338	341
Prepaid expenses	286	210	205	358
Accounts Receivable	148	224	91	172
Deferred charges	177	231	161	147
Other Assets	8,390	8,373	8,608	6,939
TOTAL ASSETS	386,177	368,394	380,966	351,440
LIABILITIES				
Unhypothecated Certificates of Investment	332,836	309,574	325,361	287,191
Notes Payable	111	286	113	2,021
Accounts Payable	403	170	160	395
Unearned Discount	20,272	28,227	23,977	31,847
Accured Expenses	110	92	122	119
Dealers' Reserves	95	95	94	103
Reserve for Taxes, Interest, etc.	2,369	1,849	1,844	2,838
Other Liabilities	1,599	1,343	1,679	937
TOTAL LIABILITIES	357,795	341,636	353,350	325,451
CAPITAL ACCOUNT:				
Subordinated notes and debentures	39	113	75	121
Common Stock	1,669	1,669	1,669	1,669
Surplus	10,645	10,545	10,645	9,445
Undivided Profits	16,029	14,331	15,227	14,754
TOTAL CAPITAL ACCOUNT	28,382	26,758	27,616	25,989
TOTAL LIABILITIES AND CAPITAL ACCOUNT	386,177	368,394	380,966	351,440

SCHEDULE A—Continued

Summary of Reports of Income of Five Industrial Loan and Investment Companies
Issuing Certificates of Investment and Indebtedness as of June 30, 1984
(amounts rounded to nearest thousand)

	June 30, 1984	June 30, 1983	Dec. 31, 1983	Dec. 31, 1982
1. OPERATING INCOME:				
a. Interest and fees on loans	23,173	22,123	45,117	45,576
b. Interest on U.S. Treasur securities	432	536	986	1,112
c. Interest on States and political subdivisions	14	28	56	71
d. Income from other securities	2,322	1,295	3,274	1,735
e. Other services charges, commissions and fees	57	26	40	10
f. Other operating income	739	901	1,832	1,758
TOTAL OPERATING INCOME	26,737	24,909	51,305	50,262
2. OPERATING EXPENSES:				
a. Salaries and employee benefits	2,574	2,173	4,425	4,287
b. Interest on unhypothecated certificates over $100,000	800	664	1,247	920
c. Interest on other savings accounts	16,295	15,621	32,213	31,275
d. Advertising	595	523	973	1,697
e. Interest on subordinated notes and debentures	2	5	10	4
f. Interest on demand notes, etc	5	4	12	4
g. Occupance expenses	551	488	916	892
h. Provisions for possible loan losses	1,800	1,076	2,362	2,427
i. Other operating expenses	2,792	2,651	5,586	4,728
TOTAL OPERATING EXPENSES	25,414	23,205	47,744	46,234
3. INCOME BEFORE TAXES, ETC	1,323	1,704	3,561	4,028
4. APPLICABLE INCOME TAXES	668	821	1,772	1,925
5. INCOME BEFORE SECURITIES GAINS OR (LOSSES)	655	883	1,789	2,103
6. SECURITIES GAINS OF (LOSSES)	—0—	—0—	(10)	—0—
7. NET INCOME	655	883	1,779	2,103
CHANGE IN EQUITY CAPITAL				
1. Balance end of previous year	27,616	25,989	25,942	23,723
2. Adjustments	(109)	(114)	1,095	195
3. Adjusted balance end of previous year	27,507	25,875	27,037	23,918
4. Retirement of capital	(36)	—0—	—0—	—0—
5. Net Income — (loss)	655	883	1,779	2,103
6. Other increase — (decreases)	256	—0—	(1,200)	(32)
7. Balance end of current period	28,382	26,758	27,616	25,989

INDUSTRIAL LOANS AND INVESTMENT COMPANIES
ISSUING CERTIFICATES OF INVESTMENT

Name	Location
Evansville Morris Plan Co., Inc.	Evansville (Two city branches)
Thrift Incorporated	Evansville (One city branch)
Indianapolis Morris Plan Corporation	Indianapolis (Eleven city branches)
Fidelity Investment, Inc.	South Bend
The Morris Plan Company of Terre Haute	Terre Haute

DIVISION OF BUILDING AND LOAN ASSOCIATIONS

There were thirty-eight (38) active building and loan associations as of December 31, 1983. Savings and loan associations submit a statement of condition and a report of earnings and expense at the close of each calendar year.

Indiana chartered building and loan associations held total assets of $1,497,836,054 which is a decrease of $31,783,739 from the preceding year. Mortgage loans in the amount of $1,142,861,510 were the principal type of asset held by the associations. This amount expressed as a percentage of total assets equals 76%.

Savings accounts amounted to $1,361,832,290, a decrease of $25,256,017 from the preceding year. General Reserves amounted to $56,538,242 or 3.8% of total assets and undivided profits amounted to $23,503,639 or 1.6% of total assets.

The liquidity of associations as measured by cash on hand, in banks and in U.S. Government obligations totaled $143,058,971 or 10.5% of savings accounts.

SCHEDULE A

Comparative Statement of State Chartered Building and Loan Associations
for Years Ending December 31, 1982 and December 31, 1983

Items	December 31, 1982	December 31, 1983
Assets:		
Mortgage Loans	$1,263,986,280	$1,142,861,510
Share Loans	10,510,349	8,316,331
Consumer Loans	13,517,403	21,403,221
Real Estate Sold on Contracts	7,430,551	7,054,064
Real Estate Owned and in Judgement	5,867,289	4,679,087
*Investments	75,419,927	156,933,846
Cash on Hand	76,054,672	54,902,848
Office, Building, Furniture & Fixtures	22,111,604	21,517,431
Other Assets	54,721,718	80,167,716
TOTAL ASSETS	$1,529,619,793	$1,497,836,054
Liabilities:		
Savings Accounts	$1,387,088,307	$1,361,832,290
Advances from Federal Home Loan Bank	32,457,700	32,504,150
Borrowed Money	2,293,849	1,022,318
Loans in Process	1,750,920	3,627,773
Other Liabilities	15,340,510	13,839,372
Specific Reserves	5,161,932	4,968,270
General Reserves & Guaranty Stock	61,728,272	56,538,242
Undivided Profits	23,798,303	23,503,639
TOTAL LIABILITIES	$1,529,619,793	$1,497,836,054
*Investments:		
U.S. Government Bonds	$ 19,071,399	$ 88,156,123
Federal Home Loan Bank Stock	12,430,200	11,304,200
Other Securities	43,918,328	57,473,523

SCHEDULE B

Consolidated Statement of Income and Expense

	1982	1983
Interest:		
On Mortgage Loans	$125,031,783	$119,014,844
On Real Estate Contracts	795,253	602,354
On Investments and Bank Deposits	18,393,634	19,791,382
All Other Interest	3,169,335	3,436,433
Premiums, Commissions and Fees	1,935,240	3,799,976
Net Income from Real Estate Owned	(39,095)	(136,860)
Gross Income from Office Building	335,467	345,361
All Other Operating Income	4,279,472	5,077,233
GROSS OPERATING INCOME	$153,901,089	$151,930,723
Less: OPERATING EXPENSE		
Compensation	$ 9,763,579	$ 9,721,140
Rent, Light, Heat & Office Bldg. Expenses	2,107,093	2,046,262
Advertising	1,016,208	1,011,967
Data Processing, Office Supplies, F & F Telephone and Postage	3,355,981	3,560,110
Insurance and Bond Premiums	436,538	415,154
Federal Insurance Premiums	1,099,152	1,150,349
Supervisory Examinations and Audits	614,447	608,963
All Other Operating Expenses	3,712,011	4,035,290
TOTAL OPERATING EXPENSES	$ 22,105,009	$ 22,549,235
NET OPERATING INCOME BEFORE INTEREST AND OTHER CHARGES	$131,796,080	$129,381,488
Less: INTEREST CHARGES	4,201,389	2,882,439
NET OPERATING INCOME BEFORE FEDERAL INCOME TAX	127,594,691	126,499,049
Add: NON-OPERATING INCOME	1,858,685	2,201,581
NET INCOME AFTER INTEREST AND BEFORE CHARGES	129,453,376	128,700,630
Less: NON-OPERATING CHARGES	290,447	744,775
NET INCOME BEFORE FEDERAL INCOME TAX	129,162,929	127,955,855
Less: FEDERAL INCOME TAX	(4,698,816)	(29,755)
NET INCOME	$133,861,745	$127,985,610
ALLOCATION OF NET INCOME		
Reserves	(3,581,525)	(695,719)
Undivided Profits	(13,675,301)	416,583
Dividends	151,118,571	128,264,746

SCHEDULE C

List of State Chartered Building and Loan Associations as of June 30, 1984
(Total Assets — December 31, 1983)

Location	Name of Association	Total Assets
Anderson	First Savings & Loan Association of Central Indiana (I)	$218,488,148
Bargersville	Bargersville Building & Loan Association (I)	5,798,347
Boonville	Boonville Savings Association (I)	23,609,499
Boonville	Franklin Loan & Savings Association	146,307
Boonville	Warrick Loan & Savings Association	678,035
Chesterton	Northern Indiana Savings Association (I)	35,553,652
Connersville	Union Savings & Loan Association (I)	39,338,606
Crawfordsville	The Montgomery Savings Association (I)	32,954,556
Edinburg	Blue River Savings & Loan Association (I)	6,809,922
Fort Wayne	Home Loan & Savings Association (I)	153,079,293
Frankfort	Citizens Savings & Loan Association (I)	33,967,891
Franklin	Mutual Building & Loan Association (I)	29,582,328
Frankton	The Frankton Building & Loan Association (I)	30,063,311
Gary	United Savings & Loan Association of Gary	19,765
Goodland	Newton Co. Loan & Savings Association of Indiana (I)	5,081,242
Greensburg	Greensburg Savings & Loan Association (I)	15,151,441
Hartford City	City Savings & Loan Association (I)	27,521,348
Indianapolis	Security Savings Association (I)	104,970,271
Jasper	Liberty Building & Loan Association	906,260
Kentland	Kentland Building & Loan Association (I)	4,281,331
LaPorte	Anchor Savings & Loan Association (I)	8,198,923
Lawrenceburg	Dearborn Savings Association (I)	27,865,630
Lawrenceburg	Progressive Building & Loan Association (I)	29,083,842
Logansport	The Logansport Savings & Loan Association (I)	27,433,454
Martinsville	The Home Building Association (I)	58,732,339
Michigan City	Michigan City Savings and & Loan Association (I)	27,920,623
Monticello	Peoples Savings & Loan Association (I)	45,992,894
Munster	American Savings & Loan Association (I)	62,442,370
New Castle	Henry County Savings & Loan Association (I)	$207,903,657
Princeton	Perpetual Savings & Loan Association (I)	22,651,009
Richmond	The Peoples Savings & Loan Association of Richmond (I)	56,626,009
Richmond	West End Building & Loan Association (I)	44,968,216
Scottsburg	Scottsburg Building & Loan Association (I)	28,796,067
Tell City	Peoples Building & Loan Association (I)	16,737,170
Washington	Home Building, Savings & Loan Association of Washington (I)	36,078,560
West Terre Haute	Sugar Creek Building & Loan Association	219,739
Whiting	Liberty Savings Association of Whiting (I)	28,020,417
Wingate	The Home Building & Loan Association	163,582

(I)—Indicates insured by Federal Savings & Loan Insurance Corporation

DIVISION OF CONSUMER CREDIT

DIVISION OF CONSUMER CREDIT

The Consumer Credit Division is charged by statute with the administration of the Indiana Uniform Consumer Credit Code, the regulatory supervision of the Pawnbroking Act, and the Licensing Procedures of the Currency Exchange Act.

Our responsibility is to conduct our Division efficiently and equitably as provided by the several statutes which have been enacted for the protection of the Indiana credit user with a constant aim to represent and serve them through state government.

Indiana was the first state in the nation in 1935 to provide for regular examination of certain holders of consumer credit sales. Presently Indiana is the only state authorized to regularly examine all consumer credit sales from their inception as well as the financial organizations that purchase such sales.

The Consumer Credit Division has under its administration and regulatory jurisdiction over 15,400 Licensed Lenders and Registrants under the Indiana Uniform Consumer Credit Code. Field work of the twenty-five examiners working under the guidance of four Field Supervisors provide this Division with pertinent information and facts which we need to function effectively.

This Division receives and investigates all consumer complaints referred by all other state agencies as well as those filed directly by the consumers for determination of needed remedies, if any.

Examiniations are necessary for correcting violations, the majority of which are un-willful, but an incalculable benefit is that of alerting creditors to requirements of the law by our staff, field and office, so that overcharges may be prevented rather than remedied. Most creditors, knowing they are subject to examination, prefer to avoid overcharges rather than to be cited after the fact by our staff of Division examiners. The statutes do provide penalties for willful violations. Such provisions, too, are effective preventatively.

As a result of regular examinations and complaint investigations, consumer creditors were cited for violations resulting in 7,402 refunds to the consumers which amounted to $296,568.46 in the 1983-84 fiscal year.

There is a continuous review of this Division's methods, policies, and philosophy in order to improve the over-all supervision and also to enable us to achieve our goals to represent and serve credit consumers through Indiana State Government.

CONSUMER LOAN LICENSEES
SUPERVISED LOANS

Supervised Loans (Loans in excess of 21% Annual Percentage Rate)

SCHEDULE A

	NUMBER	DOLLAR AMOUNTS
Indiana Supervised Loans	240,274	$731,931,682.98
Earned Loan Charges from Supervised Loans		136,882,224.92

SCHEDULE B

Classification by Security of Loans Made During
The Period from January 1, 1983 to December 31, 1983

	NUMBER	DOLLAR AMOUNTS
Junior Mortgages on Real Estate	8,669	98,842,922.63
Security Agreements on Tangible Personal Property	111,451	229,738,829.68
Other	75,074	88,904,080.37
Total	195,194	$417,485,832.68

SCHEDULE C

Analysis of Loans Made During
The Period from January 1, 1983 to December 31, 1983

	NUMBER	DOLLAR AMOUNTS
Net of any Unearned Loan Charges		
(a) $300 or less	13,645	$ 3,204,702.74
(b) $300.01 to $1,000	57,239	37,483,137.44
(c) $1,000.01 to $25,000	123,590	353,162,718.50
(d) $25,000.01 and over	720	23,635,274.00
(e) Total During Period	195,194	$417,485,832.68

The Average Loan Made During the Period from January 1, 1983 to December 31, 1983 was $2,138.83.

PAWNBROKING LICENSES

PAWNBROKERS

Of the oldest types of lending agencies, the Pawnbrokers are perhaps among the first. Pawnbrokers make loans to individuals, usually for small amounts, based on a pledge of personal property.

Of the 83,618 loans made during the year, 43,749 were for $25.00 or less.

The Pawn loans made during the year by the twenty-seven licensed pawnbrokers amounted to $3,286,413.13.

PAWNBROKER LICENSEES

ANDERSON, INDIANA
Alan Rubenstein,
d/b/a Allan's Jewelry and Loan Co.

BLOOMINGTON, INDIANA
A-1 Enterprises, Inc.
d/b/a A-1 Pawn Shop
Lawrence Fox,
d/b/a/ Ace Pawn Shop

CHESTERTON, INDIANA
Jack Batz
d/b/a Jacks Gun Shop

COLUMBUS, INDIANA
The Trading Post Pawn Brokers

ELKHART, INDIANA
C & L Loan & Pawn Shop

EVANSVILLE, INDIANA
Goldman's Stores, Inc.

FORT WAYNE, INDIANA
B & B Loan Office

GARY, INDIANA
Gary Loan and Mercantile Co., Inc.
Jack's Loan Office, Inc.

HAMMOND, INDIANA
Harold's Inc.

HOPE, INDIANA
The Gold Nugget Pawn Shop

INDIANAPOLIS, INDIANA
Dock Brothers Loan Co., Inc.
Joseph's Jewelry & Loan Company, Inc.
Oscar's Loan Office, Inc.
Rapp's Jewelry and Loan Company
Sack's Eagle Loan Co., Inc.
Stanley E. Cohen,
d/b/a/ Stan's Loan
Westside Loan Company
William N. Long,
d/b/a Bill's Pawn Brokerage

JEFFERSONVILLE, INDIANA
Sidney Rubin,
d/b/a Gold's Pawn Shop & Jewelry

KNOX, INDIANA
A.C.E. Pawn Shop

LAFAYETTE, INDIANA
The Pawn Shop, Inc.

MICHIGAN CITY, INDIANA
The Family Pawn & Loan Company, Inc.

NEW ALBANY, INDIANA
Lawrence M. Kaplin,
d/b/a/ Ace Loan & Sporting Goods

OSGOOD, INDIANA
S & R Pawn Shop

SOUTH BEND, INDIANA
Red's Cars-Guns-Pawn Shop

PART I

SCHEDULE A

Consolidated Balance Sheet as Submitted by the Twenty-seven Pawnbroking Licensees
As of December 31, 1983 and December 31, 1982

	Dec. 31, 1983	Dec. 31, 1982	Increase (Decrease)
ASSETS:			
Cash on Hand and Due from Banks	$ 302,989.59	$ 276,232.85	$ 26,756.74
Pledge Loans Outstanding	1,460,598.51	1,316,296.53	144,301.98
Other Loan Receivables	64,151.31	13,566.51	50,584.80
Merchandise Inventory	943,255.08	977,741.64	(34,486.56)
Furniture and Fixtures	43,917.92	48,495.69	(4,577.77)
Unclassified Assets	510,774.56	401,726.23	109,048.33
Total Assets	$3,325,686.97	$3,034,059.45	$291,627.52
LIABILITIES:			
Notes Payable	$ 379,174.57	$ 369,816.10	$ 9,358.47
Accounts Payable	254,476.06	246,590.09	7,885.97
Unclassified Liabilities	537,505.54	198,390.24	339,115.30
Total Liabilities	$1,171,156.17	$ 814,796.43	$356,359.74
CAPITAL AND/OR NET WORTH:			
Net Worth of Individuals and/or Partnerships	$1,008,918.75	$1,199,757.86	$(190,839.11)
Common Stock	223,443.08	213,442.68	10,000.40
Surplus and Undivided Profits	922,168.97	806,062.48	116,106.49
Total Capital Account	$2,154,530.80	$2,219,263.02	$(64,732.22)
Total Liabilities and Capital	$3,325,686.97	$3,034,059.45	$291,627.52

SCHEDULE B

Consolidated Statement of Earnings, Expenses and Changes in Net Worth for the Year 1983

Gross Earnings and Income from all Business:		
Interest Collected on Pledge Loans	$ 374,552.56	
Interest Collected on all Other Loans	2,905.00	
Storage Fees Collected on Pledge Articles	259,294.89	
Income From Merchandising Business	1,876,381.21	
Unclassified Income	17,804.06	
Total Gross Earnings and Income		$2,530,937.72
Total Expenses in Conducting all Business		-2,056,528.33
Net Income and Earnings		$ 474,409.39
Additions to Net Worth:		
New Funds Invested	$ 69,481.21	
Other Credits to Surplus		
Total Net Additions		$ 69,481.21
Sub Total		$ 543,890.60
Deductions in Net Worth:		
Withdrawals from Profit or Capital	$ 555,626.69	
Dividends	42,914.86	
Unclassified Deductions	10,081.27	
Total Deductions		$ -608,622.82
Increase in Net Worth		$ (64,732.22)
Capital Account as of December 31, 1982		2,219,263.02
Capital Account as of December 31, 1983		$2,154,530.80

SCHEDULE C

Analysis of Pawn Loans Made During Year of 1983
By Number and Dollar Value and Percent of Each Group as to Total

Item	Number	Percent	Dollar Value	Percent
Pawn Loans Made or Renewed:				
$ .01 to $ 10.00	11,866	14.19	$ 104,980.50	3.20
$ 10.01 to $ 25.00	31,883	38.13	581,372.53	17.69
$ 25.01 to $ 50.00	26,873	32.14	1,018,227.65	30.98
$ 50.01 to $ 100.00	9,952	11.90	700,266.52	21.31
$100.01 to $ 300.00	2,552	3.05	610,031.93	18.56
$300.01 to $1,000.00	492	.59	271,534.00	8.26
Totals	83,618	100.00	$3,286,413.13	100.00

The average size of Pawn Loans made in 1983 was $39.30 as compared to $37.85 in 1982.

PART II

Reconciliation as to Number and Dollar Value
of Pawn Loans Made in 1983

Item	Number	Dollar Value	Number	Dollar Value
Pawn Loan Receivables, December 31, 1982	30,172	$1,317,820.53		
Pawn Loans Made or Renewed in 1983	84,618	3,286,413.13		
Sub-Total			114,790	$4,604,233.66
LESS:				
Pawn Loans Paid or Renewed	68,227	$2,755,804.05		
Pledges Unredeemed and Sold	12,589	387,831.10		
Sub-Total			80,816	$3,143,635.15
Pawn Loan Receivables, December 31, 1983			33,974	$1,460,598.51

The average size of Pawn Loan Receivables as of December 31, 1983 was $42.99 as compared to $44.31 on December 31, 1982.

CURRENCY EXCHANGE LICENSEES

CURRENCY EXCHANGES

Currency Exchanges are institutions authorized to sell checks or other instruments of payment of money to the public. At the close of the fiscal year ending June 30, 1984, there were fifteen currency exchange licensees having 4,753 agents operating under the provisions of the Currency Exchange Act.

Currency Exchange Licensees are not required to submit annual reports of their operations.

CURRENCY EXCHANGE LICENSEES

CINCINNATI, OHIO
First National Cincinnati Corp.

DALLAS, TEXAS
Repulic Money Orders, Inc.

GARY, INDIANA
Gary Currency Exchange, Inc.

HAMMOND, INDIANA
165th & Calumet Currency Exchange, Inc.

INDIANAPOLIS, INDIANA
Louis Meisberger
d/b/a Porky Lane Bonded Money Orders

IRVING, TEXAS
Associates Financial Express, Inc.

LONDON, ENGLAND
Barclays Bank International

LOUISVILLE, KENTUCKY
427 Money Order Company
A Division of Eton Services, Inc.

MARION, INDIANA
Hank's Supermarket of Marion, Inc.

MINNEAPOLIS, MINNESOTA
Travelers Express Company, Inc.

NEW YORK, NEW YORK
American Express Company
American Express Travel
Citicorp Services, Inc.
Related Services Company, Inc.
The Chase Manhatten Corporation

SAN FRANCISCO, CALIFORNIA
Bank America Corporation

DIVISION OF CREDIT UNIONS

A credit union is a cooperative, non-profit association, incorporated under the laws of this state, for the purpose of educating its members in the concepts of thrift and to encourage thrift among its members. A credit union creates a source of credit at a fair and reasonable rate of interest and provides an opportunity for its members to use and control their own money in order to improve their economic and social condition. One very basic difference between credit unions and other financial institutions is that credit unions are predominantly service-oriented. While profits do play an important role in the operations of the credit union, the original philosophy of providing the best, yet least costly, services possible has remained constant through the years. The members of a credit union are a group of individuals with some type of "common bond"; that is, some clearly defined group of people, each having a similar interest.

As of December 31, 1983, there were ninety (90) active state-chartered credit unions. These credit unions enjoyed a good growth in savings during the fiscal year ending December 31, 1983, but a more moderate growth in loans outstanding. The total share deposits of all Indiana credit unions, which is now over $638.3 million, increased by $74.6 million for a growth of 13.2%. The total of loans outstanding, which is now $386.4 million, increased more than $30.0 million, or an increase of 8.4%. The total assets of Indiana state-chartered credit unions, which is now in excess of $695.5 million, increased $72.0 million or 11.6% during the fiscal year.

SCHEDULE A

CONSOLIDATED STATEMENT OF CONDITION OF INDIANA STATE CREDIT UNIONS
AS OF DECEMBER 31, 1983

ASSETS	December 31, 1983	December 31, 1982
Cash on Hand and Due From Banks	$ 16,259,646	$ 12,578,440
Total Loans	386,445,844	356,382,779
U.S. Government Securities	105,787,009	64,005,477
Building & Loan Association Shares	18,441,828	1,011,091
Certificates of Deposit	139,125,549	37,646,708
Other Investments	13,126,405	134,067,947
Land and Buildings	8,910,868	9,616,027
Furniture and Fixtures	3,778,371	3,370,303
Other Assets	3,678,411	4,831,316
TOTAL ASSETS	$695,553,931	$623,510,888
LIABILITIES AND EQUITY		
Shares	$638,317,465	$563,643,054
Total Borrowed Money	942,996	6,867,037
Dividends Declared, but not paid	1,732,233	2,121,078
Accounts Payable	971,981	1,506,686
Other Liabilities	764,203	620,982
Reserves (Other than loan reserves)	5,603,791	5,266,629
TOTAL LIABILITIES	$648,332,669	$580,025,466
Regular Reserve for Loans	$ 24,165,366	$ 24,374,743
Special Reserve for Delinquent Loans	—0—	—0—
Undivided Profits	23,055,896	19,109,879
TOTAL EQUITY	$ 47,221,262	$ 43,484,622
TOTAL LIABILITIES & EQUITY	$695,553,931	$623,510,088

SCHEDULE B

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE OF INDIANA STATE CREDIT UNIONS
AS OF DECEMBER 31, 1983

INCOME	December 31, 1983
Interest on Loans	$50,248,319
Income from Investments	26,644,072
Other Income (excluding reserve income)	919,678
TOTAL INCOME	$77,812,069
EXPENSE	
Employee Compensation	$ 7,490,006
Employee Benefits	2,035,885
Travel and Conference Expense	408,889
Association Dues	194,246
Office Occupancy	1,029,837
Office Operation Expense	3,232,087
Educational and Promotion	690,475
Loan Servicing Expense	216,564
Professional and Outside Services	1,233,423
Provision for Loan Losses	89,465
Member Insurance	1,663,277
Operating Fees	268,144
Cash Over and Short	13,751
Interest on Borrowed Money	72,706
Annual Meeting Expense	127,060
Miscellaneous Operating Expense	1,267,636
TOTAL EXPENSE	$20,033,451
NET INCOME	$57,778,618

SCHEDULE B CONTINUED

DISTRIBUTION OF NET INCOME

	December 31, 1983
Transferred to Regular Reserve	$ 3,645,213
Transferred to Undivided Profits	54,133,405
TOTAL DISTRIBUTION	$57,778,618
Dividends Paid to Shareholders	$48,190,108

	Dec., 1983	Dec. 1982	Increase + Decrease -	Percentage
ASSETS	$695,553,931	$623,510,088	+72,043,843	+11.6%
SHARES	638,317,465	563,643,054	+74,674,411	+13.2%
LOANS	386,445,844	356,382,779	+30,063,065	+ 8.4%
INVESTMENTS (U.S. Government Obligations, Banks, Savings & Loans, etc.)	276,480,791	236,731,223	+39,749,568	+16.8%
FIXED ASSETS	12,689,239	12,986,330	-297,091	-2.3%

SCHEDULE C

List of State Chartered Credit Unions as of December 31, 1983

Location	Name	Total Assets
Anderson	Anderson Post Office Credit Union	$ 984,121
Anderson	EMGE Employees Credit Union	273,117
Anderson	Independent Credit Union (I)	43,001,710
Auburn	DeKalb Co. Farm Bureau Co-op Credit Union (I)	12,555,204
Bluffton	Franklin Electric Employees Credit Union	577,404
Brazil	Clay Co. Farm Bureau Co-op Credit Union	552,086
Chrisney	Spencer Co. Farm Bureau Co-op Credit Union (I)	848,334
Columbus	Arvin Employees Credit Union (I)	5,142,735
Columbus	Golden Foundry Employees Credit Union (I)	450,157
Corydon	Harrison Co. Farm Bureau Co-op Credit Union (I)	175,114
Crown Point	Lake Co. Farm Bureau Co-op Credit Union	65,625
Dillsboro	Dearborn Co. Farm Bureau Co-op Credit Union (I)	282,157
Dunkirk	Indiana Glass Employees Credit Union (I)	659,629
East Chicago	C.E. Employees Credit Union	2,643,737
East Chicago	East Chicago Firemen's Credit Union	531,074
East Chicago	East Chicago Teachers Credit Union (I)	2,275,793
East Chicago	Inland Employees Credit Union (I)	114,586,745
Fort Wayne	Allen Co. Postal Employees Credit Union (I)	3,982,127
Fort Wayne	Public Service #3 Credit Union (I)	7,835,047
Fort Wayne	Tokheim Employees Credit Union (I)	2,581,028
Frankfort	Clinton Co. Farm Bureau Co-op Credit Union	2,781,812
Frankfort	Nickel Plate Industrial Credit Union (I)	1,057,778
Franklin	Arvin G & F Credit Union	1,459,919
Gary	Federal Employees Credit Union	2,909,850
Gary	Gary Railways Employees Credit Union	83,395
Goshen	Elkhart Co. Farm Bureau Co-op Credit Union (*I)	38,813,216
Goshen	Penn Credit Union (I)	7,446,992
Greenfield	Hancock Co. Farm Bureau Co-op Credit Union	202,723
Hagerstown	Perfect Circle Credit Union (*I)	11,798,862
Hammond	Hammond Firefighters Association Credit Union	565,406
Huntington	Huntington Co. Farm Bureau Co-op Credit Union	2,396,039
Indianapolis	Block's Employees Credit Union	363,029
Indianapolis	Citizens Gas Utility Credit Union (I)	4,707,866
Indianapolis	Diamond Chain Credit Union	587,285
Indianapolis	Double Eleven Credit Union (I)	4,315,993
Indianapolis	Dow Employees Credit Union (I)	4,219,600
Indianapolis	Employees Credit Union at L.S. Ayres (I)	1,479,399
Indianapolis	Farm Bureau Employees Credit Union	2,366,760
Indianapolis	Grain Dealers Mutual Credit Union	420,024
Indianapolis	Highway Credit Union (I)	1,414,609
Indianapolis	Indiana Public Employees Credit Union (I)	4,341,626
Indianapolis	Indianapolis Hebrew Credit Union (I)	767,657
Indianapolis	Indianapolis Police Department Credit Union	7,857,988
Indianapolis	Indianapolis Post Office Credit Union (*I)	16,239,351
Indianapolis	Indianapolis Power & Light Credit Union	3,297,799
Indianapolis	Indianapolis Railroad Employees Credit Union (*I)	703,486
Indianapolis	IPTC Employees Credit Union	440,900
Indianapolis	Jet Credit Union (*I)	16,156,394
Indianapolis	KEMBA Employees Credit Union (*I)	12,964,435
Indianapolis	Lane Bryant Employees Credit Union (I)	3,196,590
Indianapolis	Louis C. Buehler Credit Union (I)	287,161
Indianapolis	Marion Co. Farm Bureau Co-op Credit Union	685,654
Indianapolis	Mutual Insurance Credit Union (I)	270,034
Indianapolis	Naval Avionics Employees Credit Union (I)	15,758,418
Indianapolis	Rand McNally Credit Union	128,625
Indianapolis	RCA Indianapolis Employees Credit Union (I)	30,357,087
Indianapolis	Richardson Employees Credit Union (I)	682,547
Indianapolis	Roberts Employees Credit Union (I)	401,770
Indianapolis	Standard Oil Employees Credit Union	705,465
Indianapolis	State Merit Service Credit Union	1,137,841
Jeffersonville	Clark Co. Farm Bureau Co-op Credit Union (I)	380,113

SCHEDULE C—Continued

List of State Chartered Credit Unions as of December 31, 1983

Location	Name	Total Assets
Kokomo	Howard Co. Farm Bureau Co-op Credit Union (I)	1,089,939
Kokomo	Kokomo Post Office Credit Union	454,571
Lafayette	G.T.C. (Lafayette) Credit Union (I)	1,088,754
LaPorte	Municipal Employees Credit Union (I)	400,805
Lawrenceburg	Seagram Employees Credit Union (I)	2,458,182
Logansport	Cass Co. Farm Bureau Co-op Credit Union (I)	1,538,635
Logansport	G.T.C. (Logansport) Credit Union	83,860
Loogootee	Martin Co. Farm Bureau Co-op Credit Union	1,043,326
Marion	Grant Co. Farm Bureau Co-op Credit Union	505,896
Monroe	Adams Co. Farm Bureau Co-op Credit Union	3,781,870
Muncie	Ball Employees Credit Union (I)	3,687,950
Muncie	Muncie Post Office Credit Union (*I)	393,354
New Albany	New Albany Schools Credit Union (I)	993,538
New Castle	New Castle State Hospital Credit Union (I)	285,943
New Haven	Allen Co. Co-op Credit Union (I)	951,575
Pendleton	Indiana Reformatory Credit Union	457,526
Plainfield	Muslim Credit Union of Central Indiana (I)	71,051
Richmond	NATCO Employees Credit Union (I)	8,480,689
Richmond	Richmond State Hospital Credit Union (1)	274, 433
Richmond	Wayne Employees Credit Union (I)	1,264,198
Rochester	Fulton Co. Farm Bureau Co-op Credit Union (I)	89,959
Seymour	Jackson Co. Farm Bureau Co-op Credit Union (I)	1,630,556
South Bend	South Bend Post Office Credit Union	2,795,414
South Bend	Teachers Credit Union (I)	198,001,115
Sullivan	Sullivan Co. Farm Bureau Co-op Credit Union (*I)	792,576
Terre Haute	Terre Haute Post Office Credit Union (I)	601,242
Valparaiso	Porter Co. Farm Bureau Co-op Credit Union (I)	2,773,286
Vevay	U.S. Shoe (Vevay) Credit Union	90,254
Wabash	Wabash Co. Farm Bureau Co-op Credit Union (*I)	52,404,065

(I)—Indicates insured by The National Credit Union Administration

(*I)—Indicated insured by The National Deposit Guaranty Corporation

EDP

Division of Electronic Data Processing

We have gone from one hundred eighty-four (184) to two hundred eighty-eight (288) Data Centers processing work for State Chartered Financial Institutions.

These data centers include:

1. State Chartered Banks
2. State Chartered Credit Unions
3. State Chartered Savings & Loan
4. Independent data centers
5. National Banks engaged in data work for State Institutions.

Much of this influx is due to the mini (micro-mini) computers increased use. A small desk unit now can process as much if not more than a unit of ten years ago that took up space of half a room.

The EDP Examiners use industry standards and the Federal Financial Institutions Examination Council guidelines in their reviews.

The main goal is to assist management in having an efficient Data Center. A Data Center in which management can depend on the integrity of the data produced, have a feeling of assurance that the assets are secure, and that they are getting the full utilization from their investment in electronics.

With the proper controls in place the best interests of management and the public can best be served.